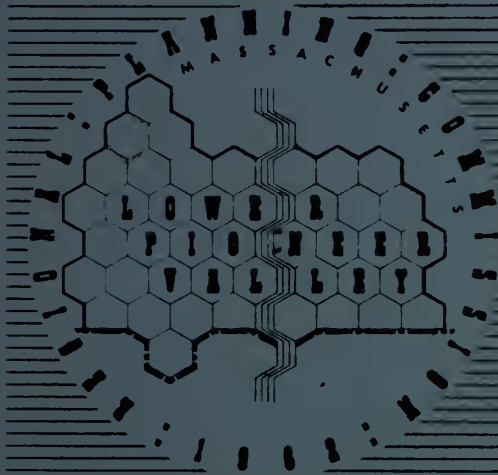


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# HOUSING INVENTORY 1972

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LOWER PIONEER VALLEY  
REGIONAL PLANNING COMMISSION







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1972  
HOUSING INVENTORY

Prepared by  
The Lower Pioneer Valley Regional Planning Commission  
as part of the  
Urban Planning Assistance Project MA 01 06 1005  
1971

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R. Moore	Senior Planner
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Regional Economy	Apr 1965
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LOWER PIONEER VALLEY REGIONAL PLANNING COMMISSION  
CITIZENS' ADVISORY COMMITTEE ON HOUSING  
1972

CHAIRMAN: Mr. Howard O'Day

STAFF: Mr. George Boyle

COMMITTEE MEMBERS

Mr. David Bearce, Director  
Better Homes for Springfield  
134 Chestnut Street  
Springfield, Mass. 01103

Mr. William F. Malloy, Staff Atty.  
Neighborhood Legal Services, Inc.  
148 Monroe Street  
Springfield, Mass. 01104

Mr. Thomas D. Begley  
Dept. of Community Affairs  
115 State Street  
Springfield, Mass. 01103

Mr. Henry R. Mason, Asst. Dir.  
Chicopee Redevelopment Authority  
411 Broadway  
Chicopee, Mass. 01020

Fr. Lionel E. Bonneville  
435 Maple Street  
Holyoke, Mass. 01040

Mr. Paul Oldenburg  
Rental Housing Association of  
Greater Springfield, Inc.  
121 Chestnut Street  
Springfield, Mass. 01103

Mr. B. Bump  
Springfield Inst. for Savings  
1459 Main Street  
Springfield, Mass. 01104

Mr. Andrew Robinson  
MICAH Corp.  
P. O. Box 109 - Forest Park Sta.  
Springfield, Mass.

Mr. Richard Collins  
Springfield Planning Department  
City Hall, Room 226  
Springfield, Mass. 01103

Mr. Dominic Sarno  
Springfield Redevelopment Authority  
73 State St. - P.O. Box 2320  
Springfield, Mass. 01101

Atty. Richard Courchesne  
Holyoke Model Cities  
30 Center Street  
Holyoke, Mass. 01040

Mr. Robert Swaney, Secretary  
Greater Springfield Board of  
Realtors  
19 Elm Street  
Springfield, Mass. 01103

Mr. Robert Daglio  
Fontaine Modular Structures, Inc.  
College Highway, Route 10  
Northampton, Mass. 01060

Mr. Richard Theriault  
Theriault Realty  
509 North Main Street  
Palmer, Mass. 01069

Mr. Thomas Garvey  
Grinspoon Real Estate  
380 Union Street  
West Springfield, Mass. 01089

Mr. Raymond Kennedy, Ex. Dir.  
Springfield Action Commission, Inc.  
11 Eastern Avenue  
Springfield, Mass. 01109

Mrs. Gail Hano  
League of Women Voters  
20 East Greenwich Road  
Longmeadow, Mass. 01106

Mr. Roger Williams  
CORE City Associates  
974½ State Street  
Springfield, Mass. 01105

Heritage Homes  
Attn. Mr. Joseph Beatty  
Southampton Road  
Westfield, Mass. 01085

Mr. Arthur Zinkin, Director  
Hampshire Housing Development  
Corporation  
Northampton, Mass. 01060

Mrs. Anna Hooker  
Springfield Model Cities  
778 State Street  
Springfield, Mass. 01103



## PREFACE

The Lower Pioneer Valley Regional Planning District (LPVRPD) was established in 1962 under Chapter 40B of the General Laws of Massachusetts. The purpose of the regional planning law is to permit cities and towns to plan jointly "to promote with the greatest efficiency and economy the coordinated and orderly development of the areas within their jurisdiction and the general welfare and prosperity of their citizens." The Commission's 1,182 square-mile area of jurisdiction covers the 43 municipalities in the counties of Hampden and Hampshire with a combined 1970 federal census population of 583,031 people and 187,449 housing units.

In order to understand the problems and prepare adequate housing proposals for the regional planning district, an on-going inventory of the historic and present conditions of housing stock is necessary, in order to obtain insight into the dynamics of the housing system and ensure better planning for the future. In 1965, the Commission engaged the services of consultants to undertake a Housing Inventory of the 30 municipalities in the planning area at that time. That inventory was based mainly on 1960 census data with updating to 1965 by building permits issued, and utility company records. This HOUSING INVENTORY updates data where possible to 1970 census information, and deals with such subjects as public housing, low and moderate income housing, subdivision and apartment development, as a basis for a regional approach to analyzing housing needs, particularly the needs of low and moderate income families.

The Inventory is one of several studies being conducted by the Commission in the field of housing under the current planning program. Others include: HOUSING ELEMENT, which is updated and revised annually to point up regional problems and obstacles, and Commission objectives, planning and implementing activities; RESIDENTIAL DEVELOPMENT PATTERNS AND CONTROLS; and LOCATION OF LOW AND MODERATE INCOME HOUSING SITES, based on an analysis of Chapter 774 of the General Laws of



Massachusetts.

These studies are not undertaken solely in fulfillment of the Commission's annual work program commitments. They are intended to provide a framework:

- to which local community development can relate, as an aid in planning residential and urban growth;
- as the basis for the Commission's areawide comprehensive planning certification, and functional water, sewer, and open space planning certification, which ensures the eligibility of individual member municipalities for federal funding; and
- as the regional context within which the Commission undertakes its A-95 review responsibilities, now a pre-requisite to any consideration for funding for over one hundred major federal programs, and all state-assisted housing and urban development programs.



## I. SCOPE AND SUMMARY

### A. Scope

Housing is one of the more important aspects of the urban growth pattern and comprehensive information is needed to develop the regional plan for the area. Knowledge of the housing stock and its characteristics is essential for the development of a sound plan of regional growth. Factual information on the size, distribution and nature of the housing supply, as well as recent trends in the housing market all help to indicate the direction of housing development and population distribution. This housing inventory updates and extends the 1965 Housing Inventory for the region, and its value in the future will be greatly enhanced if the information is periodically updated.

The inventory covers the 43 municipalities of Hampden and Hampshire Counties in the Lower Pioneer Valley Regional Planning District. The information presented in this report serves a variety of purposes. First, it is part of the work program for the Regional Plan. In addition, it provides an aid to the numerous local planning efforts throughout the region. The report is primarily addressed to all those responsible for guiding the regional planning programs and to their planners and technicians. Local officials concerned with city and town development should find it useful, particularly in relating their community development to that of the region.

An inventory, by definition, deals with a large array of data, and as such, it lists and analyzes a considerable volume of housing information for all the communities within the area of study. Inevitably, the report provides many tables to document housing in the region. To present the facts in a manageable form the body of the report generally provides only sub-area summaries; the detailed information for the 43 municipalities is combined in a comprehensive set of tables in the Appendix.

The prime source of information is the United States Census of Housing for the years 1950, 1960 and 1970. The

inventory deals with the total number of housing units, occupied housing units, and vacant housing units. The housing characteristics section provides data on a community basis on owned and rented dwelling units, single and multi-family units, the room size of dwellings, and the age of dwelling structures. The final section of the report deals with public and subsidized housing units constructed throughout the region and presents overall estimates of the current need for additional units. It is felt that while the regional planning process is an aid to both private and public agencies, it is in the public sector where the implementation of regional planning must be supported by responsible public actions. In the housing field, the private market can be relied upon to meet the needs of the middle and upper income families, but the provision of low income housing is a public responsibility. If the region, along with the rest of the nation, wants to eliminate poor housing and ensure that no family shall pay an unreasonable amount of its income for housing, then public action in the housing field cannot be avoided.

#### B. Summary

In 1970 there were 187,449 housing units in the region. Approximately 95,000 units (50.6%) were located in the CUC -- central urban core area. The increase from 1960 to 1970 for the region was 10.9 percent -- significantly slower than the 29.6 percent increase which took place between 1950 and 1960, reflecting a much lower population increase.

Between 1960 and 1970 the central urban core of three cities had an average annual increase of only eight housing units. The two satellite cities of Northampton and Westfield combined had an average annual increase of 185 units. The remaining 38 towns had an average annual increase of 1,630 housing units clearly a "flight to the suburbs". The east suburban (ES) area not only had the largest increase (8,400 units) but most of it was in single family unit construction. By contrast 6,000 of the west suburban (WS) increase of 7,200 units were in multi-family structures.

As the population of the regions grows, so does housing, and as the population is redistributed throughout the region, so new housing development tends to adapt to the changing demand. However the rate of increase in housing units exceeded the population increase between 1960 and 1970, due to the steady decline in the average number of persons per household. This average for the region declined from 3.2 persons per household in 1960 to 3.1 persons per household in 1970. The decline does not necessarily mean a decline in family size, but rather the fact that families set up their own homes earlier than they used to, and single persons show a preference for living on their own, e.g., the one person households increased by 6,622 over 1960.

Occupied housing units increased by only 21,113 between 1960 and 1970 compared with 31,568 units between 1950 and 1960. But owner-occupied units increased 19 percent over 1960 while renter-occupied units increased 9 percent.

The 1970 vacancy rate for the region amounted to 2.8 percent of the total housing stock, well below the 5.4 percent vacant and available in Massachusetts. There were 4,521 units (2.4%) vacant and available for rent in the region, 3,251 of them (72%) were in the central urban core. This represents a vacant for-rent rate of 3.4 percent for the CUC -- the highest rate for any of the region's sub-areas. In view of the shortage of housing in the region, this high figure for the CUC appears to reflect the general undesirability of the rental units available.

As a general rule, cities and towns with the least or no population growth such as Springfield and Holyoke had the highest vacancy rates, whereas many of the suburban towns, which grew at a faster pace, showed vacancy rates of under two percent.

The data on building permits issued by municipality shows that 1971 was a "good" home building year. Permits for 6,313 units were issued in 1971, the largest number over the past twelve year period. Since 1968 the number of multi-family permits have outnumbered single family permits. While the



total number increased from 1,883 in 1960 to 6,313 in 1971, the increase reflects increased activity in multi-family construction, 330 multi-family permits were issued in 1960 compared to 4,183 permits in 1971.

As of 1970 approximately 60 percent of the occupied housing units in the region were owned. This was slightly higher than the state with 57.5 percent. Home ownership in the suburbs remains high while the cities of the region with three-quarters of all rental units continue to have the highest proportion of renter-occupied housing.

Renter occupation is largely a function of income. Of all the renter-occupied units in the Springfield-Chicopee-Holyoke Metropolitan area, 40 percent of the households had incomes of less than \$5,000 in 1970. Further, households with incomes under \$7,000 account for only 23 percent of owner-occupied units, whereas the same income grouping occupies 56 percent of the rental units. At the other end of the scale, households with incomes of over \$10,000 occupy 58 percent of the owned units and 23 percent of the rent units. Only the middle income group of \$7,000 to \$9,000 owned and rented housing units equally.

From the increased number of permits issued for multi-family structure in recent years and even with expected rising incomes it appears that a large proportion of the region's households will have to rely on rental accommodations. This applies particularly to the nonwhite households. In 1970, about 65 percent of nonwhite households lived in rental units in the region, while only 32 percent of white households lived in rental accommodations.

In 1970, 54.5 percent of the region's housing stock was in one-unit structures, and 45.4 percent in two-or-more unit structures. The highest percentage increase in apartments occurred in the E5 and W5 sub-areas.

A very high portion of the region's total housing units were in the medium size range of four to six rooms. Almost 71 percent of the units were in this size range in 1970 a larger proportion than in the state. Because of this high



proportion of medium size housing, the proportion of units with three rooms or less, and seven rooms or more were below the levels for the state. The critical point is the potential shortage of larger units in the region.

The 1970 census does not provide information on sound, deteriorating, and dilapidated units as the 1960 census did. According to the 1960 census over 3,600 units were classified as dilapidated and over 18,000 additional housing units were classified as deteriorating because of various defects that should be corrected to provide safe and adequate shelter. In effect, over 18 percent of the 1960 housing stock in the region did not meet the National Housing Goal of "a decent home .... for every American family." But certain items from the 1970 census provide an indication of inadequacy: Plumbing facilities 5,050 units in the region lack some or all plumbing facilities; overcrowding 6,370 units have more than 1.01 persons per room; and age approximately 55 percent of the region's housing stock was built in 1939 or earlier, which makes them over thirty years old.

One-third of all owner-occupied housing units in the region, for which values were tabulated, are in the \$15,000 to \$20,000 price range as compared with one-quarter for the state. In terms of high value units (\$25,000 and over), the region has 17.6 percent of its units in this price category compared with 30.8 percent for the state. But the east suburban sub-area has 36.2 percent of its total units valued at over \$25,000. Clearly, low and middle value units are predominant in the rest of the region, dropping to 8.4 percent in the central cities.

In rental accommodations the region also has a higher proportion of the units in the middle value range than the state. Approximately one-half of its rental units are in the \$60 to \$100 rent range and the remaining one-half are divided almost equally below \$60 rent per month and above \$100 per month. But while the region has 26.7 percent of its units renting for over \$100 a month, the state has 51.7 percent.

Of all the rental units in the Springfield-Chicopee-Holyoke SMSA, 16,260 or 25 percent were occupied by households

with incomes under \$3,000 in 1970; 87 percent of these households were paying 20 percent or more of their income for housing, and over 74 percent of them (12,075 households) spent over 35 percent of their income on rental housing. This is not surprising since 20 percent of an annual income of \$2,000 allows only \$35 a month for rent; regardless of the size of unit, the region had only 3,388 units that rented for \$40 or less.

According to the guidelines established for admission to family public housing, low-income families should pay no more than one-fifth of their income for housing. If households with family incomes of \$3,000 to \$5,000 are considered, this adds about another 9,100 households paying more than 20 percent of their income for rent.

These difficulties are further emphasized in the inventory of housing for nonwhite families. Nearly all the non-white housing is concentrated in the three central cities, mainly in Springfield. In 1970, some 6,790 units were occupied by non-white households in the central urban core with only 592 units in the rest of the region. The average number of persons per room for non-whites was higher than that for whites. Nearly a quarter (1,600) non-white owner occupied units were overcrowded and over a half (3,800) non-white renter-occupied units were overcrowded. For the 364,523 white (non-negro) population in occupied units, 63,358 (18.6%) live in overcrowded conditions. For the 23,355 non-whites in occupied units, 5,451 (22.5%) live in overcrowded conditions.

There are 5,167 units of low rent public housing in the region at the present time under management by a local housing authority. They are provided by 16 of the 43 municipalities. Approximately one-half of the units (2,561 units) are for the elderly and the remaining one-half were constructed for either veterans or low-income families. Of the total public housing units, 75 percent are provided in the three central cities and 85 percent in the 5 cities of the region. Of all the public housing units constructed since 1960, almost 65 percent were constructed for the elderly. Only Springfield and Chicopee have built any non-elderly public housing since 1960.

Overall estimates indicate that the existing stock of public housing fails to meet the needs of the region. On the evidence available, it appears that the region needs 6,000 to 8,000 additional units of low-rent housing. The existing stock of public housing is inadequate to deal with the region's low-income families. If the national goal is to be attained, serious efforts must be made to provide decent housing and concerted action must be taken by the region under the guidance of the regional planning commission. There is no other agency which is in a position to forecast housing development throughout the two-county area, assess the regional needs for public programs and assist in their integration at the local level.

## II. SOURCES, DEFINITIONS AND AREA OF STUDY

### A. Sources:

The United States Census of Population and Housing provides the most extensive, official, and uniform housing information for the region. For many of the housing characteristics, it is the only source of information. All of the housing data presented for the years 1950 and 1960 has been assembled from published and unpublished census material. The 1970 census information was obtained as available from the 1st through the 4th Count Census Summary Tapes--which includes a considerable amount of census data that will not be made available in the Bureau of the Census publications for general use. In addition, for consistency, the 1965 HOUSING INVENTORY report by the Commission was used for the original 30-municipality area.

### B. Definitions:<sup>1</sup>

Standard Metropolitan Statistical Area (SMSA): In New England, an SMSA is a city or group of cities and towns containing at least one city (or "twin cities") of 50,000 or more population, plus any adjacent cities and towns which are metropolitan in character (and economically and socially integrated with the central city or cities.) The central cities are used to identify the SMSA. In this region, therefore, referral will be made to the Springfield-Chicopee-Holyoke SMSA which includes the municipalities of Somers in Connecticut and Warren in Worcester County, Massachusetts.

Housing Units: Housing units comprise houses, apartments, groups of rooms, or single rooms, which are occupied, or vacant but intended for occupancy, as separate living quarters.

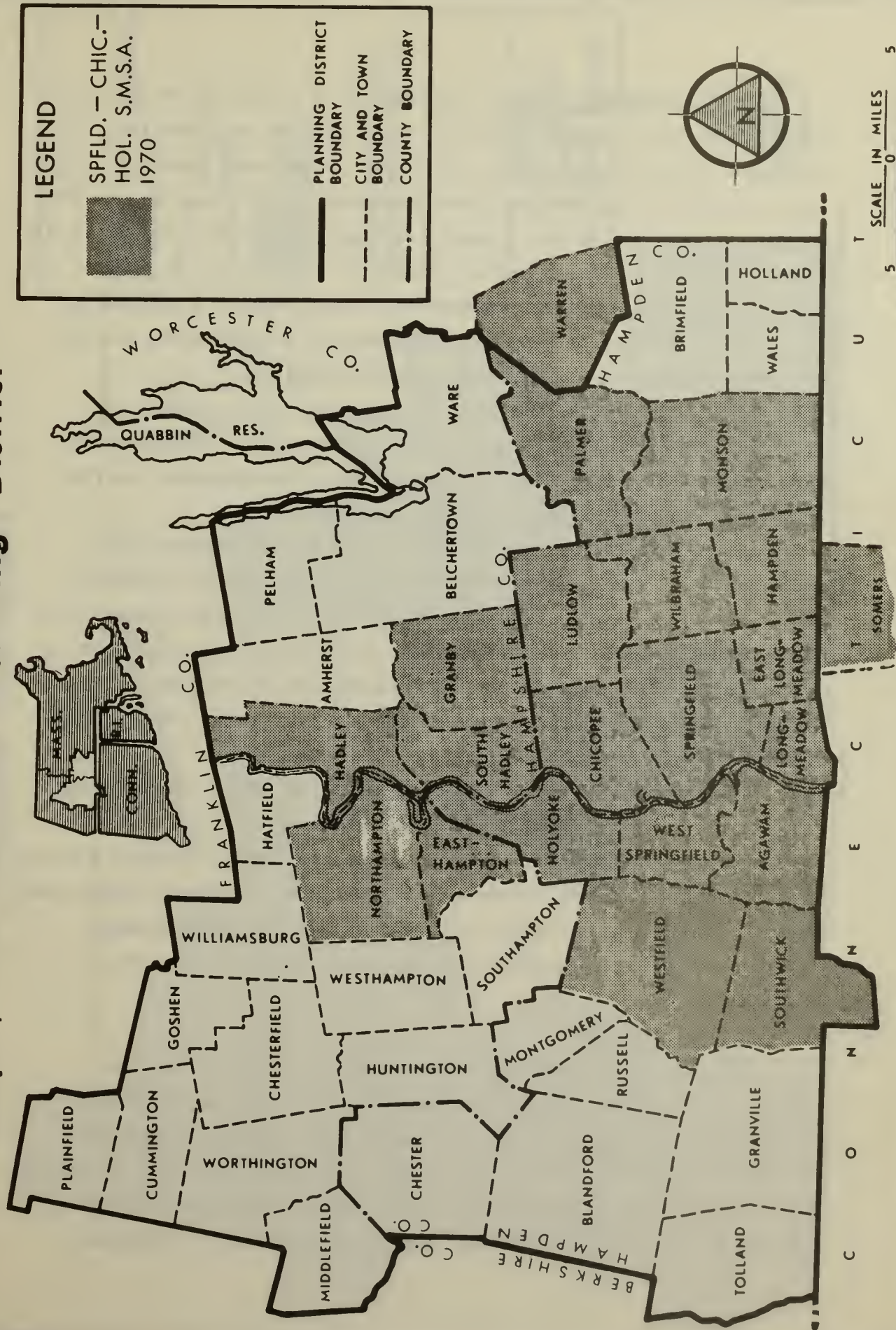
Occupied Housing Units (Households): A unit is occupied if it is the usual place of residence of the person(s) living in it at the time of enumeration. Included are units occupied by persons only temporarily absent.

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<sup>1</sup>Source: U. S. Census, 1970



# Map 1, S.M.S.A. and Planning District



LOWER PIONEER VALLEY REGIONAL PLANNING DISTRICT

L.R. FELLOWS

DEC. 1971

Vacant Housing Units: Generally a unit is vacant if no persons are living in it at the time of enumeration. However, units temporarily occupied by persons having a usual place of residence elsewhere are classified as vacant; whereas units where the usual residents are only temporarily absent are not classified as vacant.

Value of Unit: An estimate of how much the property would sell for on the current market or (for vacant units) the asking price at the time of enumeration.

Contract Rent: The monthly dollar rent agreed upon or (for vacant units) the monthly dollar rent asked at the time of enumeration, regardless of any furnishings, utilities, or services that may be included.

Gross Rent: For renter-occupied units rented for cash rent. Represents the contract rent plus the average monthly cost of utilities and fuels, to the extent that these are paid for by the renter in addition to the rent. Gross rent thus eliminates differentials which result from varying practices with respect to the inclusion of utilities and fuel in contract rent.

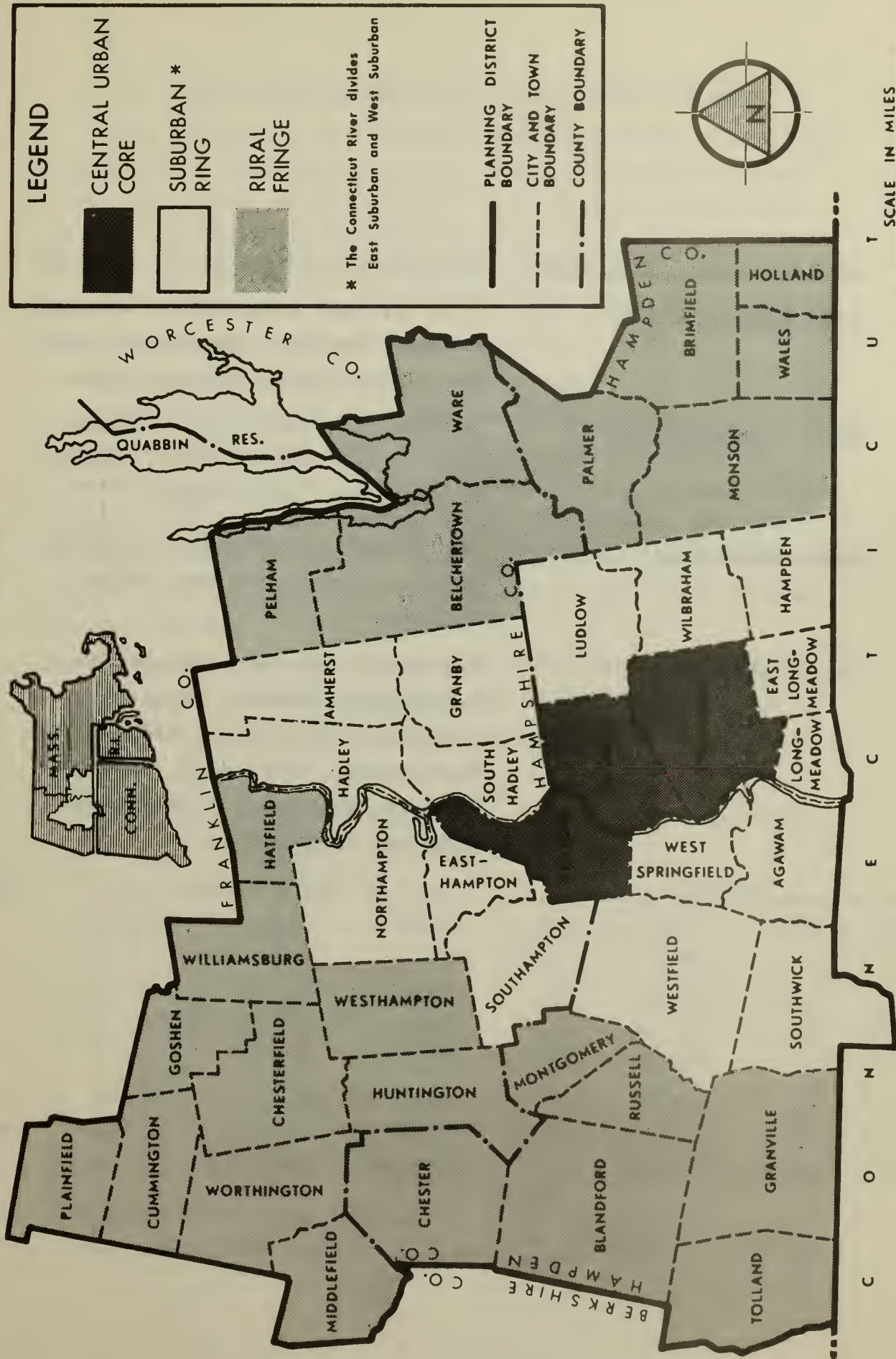
Rooms: Rooms to be counted include whole rooms used for living purposes--such as living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, family rooms, etc. Not counted as rooms are bathrooms, porches, balconies, foyers, halls, half-rooms, kitchenettes, utility rooms, unfinished attics, basements, or other spaces used for storage.

#### C. Area of Study:

The Planning District (see Map 1) consists of two Counties--Hampden and Hampshire--with 43 municipalities which comprise the Lower Pioneer Valley Regional Planning District (LPVRPD). For the collection and analysis of data, the District has been broken down into 5 sub-areas for closer analysis of detailed data (see Map 2) as follows:



# Map 2, Sub Areas



LOWER PIONEER VALLEY REGIONAL PLANNING DISTRICT

L.R. FELLOWS

DEC 1971

Central Urban Core (CUC): Springfield, Chicopee and Holyoke

East Suburban (ES): Amherst, East Longmeadow, Granby, Hadley, Hampden, Longmeadow, Ludlow, South Hadley and Wilbraham

West Suburban (WS): Northampton, Westfield, Agawam, Easthampton, Southampton, Southwick and West Springfield

East Rural (ER): Belchertown, Brimfield, Holland, Monson, Palmer, Pelham, Wales and Ware

West Rural (WR): Blandford, Chester, Chesterfield, Cummington, Goshen, Granville, Hatfield, Huntington, Middlefield, Montgomery, Plainfield, Russell, Tolland, Westhampton, Williamsburg and Worthington

### III. TOTAL HOUSING UNITS - OCCUPIED AND VACANT

This section of the HOUSING INVENTORY deals with total numbers of housing units, single and multi-family structures, occupancy and population figures, and vacancy figures for sale and rent. This data and analysis are presented in order to see the region and its sub-areas in the perspective of state figures and to disclose significant implications for regional development patterns.

#### A. Housing Stock 1950, 1960 and 1970

From 1950 to 1960 the region's housing stock increased by 38,674 units, from 1960 to 1970 by 18,237 units--an increase of less than a half of that of the previous decade. For the same periods, the figures for the state show an increase of 290,000 between 1950 and 1960 and 200,000 between 1960 and 1970--an increase of over two-thirds that of the previous decade.

This compares with population increases from 1950 to 1960 and 1960 to 1970 of 77,017 and 50,449 for the region, and 458,064 and 540,592 for the state.

TABLE 1

TOTAL HOUSING UNITS, MASSACHUSETTS, LPVRPD, AND SUB-AREAS  
1950, 1960 and 1970

<u>Areas</u>	<u>Total Units</u>			<u>Changes</u>			
	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1950 - 1960</u>		<u>1960 - 1970</u>	
CUC	76,911	95,100	95,182	18,189	(23.6%)	82	( 0.1%)
ES	13,237	22,423	30,933	9,186	(69.3%)	8,510	(37.9%)
WS	26,997	35,364	42,757	8,367	(31.0%)	7,393	(20.9%)
ER	8,670	10,747	12,665	2,077	(29.6%)	1,918	(21.0%)
WR	4,723	5,578	5,912	855	(18.1%)	334	( 5.9%)
LPVRPD	130,538	169,212	187,449	38,674	(29.6%)	18,237	(10.9%)
Mass.	NA	1,690,998	1,890,400	NA		199,402	(11.8%)

Source: U. S. Census of Housing 1950, 1960, and 1970

(for individual municipal figures, see Table I, Appendix)



The significance of these figures lies in the abrupt cessation of growth, over 1960 to 1970, in the central urban core in terms of housing units, compared to the relatively constant increase in the number of housing units over the two decades for the suburban and rural communities, with the eastern half of the region maintaining a consistent lead over the western half. Further, from this table and from the individual community figures shown in Table I, Appendix, it can be shown that between 1960 and 1970 the central urban core had an average annual increase of eight housing units; the two satellite cities of Northampton and Westfield combined had an average annual increase of 185 units; while the remaining 38 towns had an average annual increase of 1,630 housing units--clearly a "flight to the suburbs."

The implications for regional land use development patterns are considerable.

Just as significant are the figures shown in Table 2.

TABLE 2

NUMBER OF UNITS IN SINGLE FAMILY AND TWO-FAMILY OR  
LARGER STRUCTURES FOR LPVRPD AND SUB-AREAS

1960 and 1970

<u>Area</u>	<u>1960</u>		<u>1970</u>		<u>1960-'70 Change</u>	
	<u>Single</u>	<u>Multi</u>	<u>Single</u>	<u>Multi</u>	<u>Single</u>	<u>Multi</u>
CUC	37,340	57,744	38,460	56,681	1,120	-1,063
ES	19,684	2,687	24,703	6,145	5,019	3,458
WS	24,433	10,970	25,711	16,939	1,278	5,969
ER	8,360	2,293	7,798	3,941	-571	1,648
WR	4,901	706	4,305	810	-596	104
LPVRPD	94,718	74,400	100,968	84,516	6,250	10,116

Source: U. S. Census of Housing 1960, 1970

(individual municipal figures are not given in the Appendix, but are available in the Commission's office)

The east suburban area has not only shown the largest increase (8,400 units), but most of it has been in single-family unit construction. By contrast 6,000 units of the west suburban growth of 7,200 units have been in multi-family structures, while the central urban core has shown an increase in single-family units almost all offset by the decrease in multi-family structured units.

Again, the implications for regional land use development patterns are considerable.

B. Occupied Housing Units 1950, 1960 and 1970

Occupied housing units in the region increased (see Table I, Appendix) by 31,568 (25.1%) between 1950 and 1960, and by 21,113 (13.5%) between 1960 and 1970. This is an average annual increase of 3,157 units for the earlier period and 2,111 units over the last decade. The figures for 1960 and 1970 are shown in Table 3.

TABLE 3

OCCUPIED HOUSING UNITS  
MASSACHUSETTS, LPVRPD AND SUB-AREAS  
1960 and 1970

<u>Area</u>	<u>Occupied</u>		<u>Change 1960-1970</u>	
	<u>1960</u>	<u>1970</u>	<u>#</u>	<u>%</u>
CUC	89,338	90,811	1,473	1.6
ES	21,284	30,109	8,825	41.5
WS	33,160	41,156	7,996	24.1
ER	9,081	11,195	2,114	23.3
WR	4,006	4,711	624	15.6
LPVRPD	156,869	177,982	21,113	13.5
Mass.	1,534,985	1,759,692	224,707	14.6

Source: U. S. Census of Housing 1960, 1970

(for individual municipal figures, see Table I, Appendix)

It can be seen that the increase in the number of occupied units was highest in the suburban areas, which has affected the distribution of occupied housing units within the region. Map 3 illustrates occupied housing units in 1970 in the region by municipality.

C. Changes in Population and Occupied Housing

This increase in occupied housing units is related to the increase in population and the population forming households (see Table 4).

TABLE 4

POPULATION AND POPULATION IN HOUSEHOLDS\*  
LPVRPD AND SUB-AREAS  
1960 and 1970

Area	1960		1970		Change 1960-1970	
	Pop.	Pop/H'hld	Pop.	Pop/H'hld	Pop.	Pop/H'hld
CUC	288,705	280,394	280,693	271,107	-8,311 (-2.7%)	-9,287 (-3.4%)
ES	80,390	73,581	115,382	101,203	34,992 (43.5%)	27,622 (37.5%)
WS	116,659	109,238	133,686	126,067	17,027 (14.5%)	16,829 (15.4%)
ER	33,212	29,659	37,785	34,863	4,573 (13.7%)	5,209 (17.3%)
WR	13,616	13,482	15,485	15,402	1,869 (13.7%)	1,920 (14.2%)
LPVRPD	532,582	506,354	583,031	548,642	50,449 ( 9.5%)	42,288 ( 8.3%)
Mass.	5,148,578	4,982,326	5,689,170	5,482,385	540,592 (10.4%)	500,059 (10.0%)

Source: U. S. Census 1960, 1970

(for individual municipal figures, see Table II,  
Appendix)

\*The difference is due to people in group quarters, i.e. students, military personnel, and other institutional inmates.



# Map 3, Occupied Housing Units 1970



LOWER PIONEER VALLEY REGIONAL PLANNING DISTRICT

LA. FELLOWS DEC, 1971

While population for the region over 1960-1970 grew by 50,449 (9.5%), the number of people forming households grew by only 42,288 (8.3%), because of the increased number of people in group quarters, which can readily be shown to be an increase of 8,161 (31.1%).

If households had remained the same size (i.e. with the same number of persons per household) in 1970 as in 1960, clearly the number of occupied units would have increased at the same rate: that is at the rate of 8.3%.

However, because of the trend of young singles and newly-married couples setting up home sooner than they used to, and because more single and elderly people also tend to live on their own, there has been a gradual reduction in the number of persons per household--from 3.2 to 3.1 over the period 1960 to 1970 (see Table 5). This apparently insignificant change, which follows a statewide trend, in fact has profound implications for the housing situation, contributing to the increased number of occupied housing units from 1960 to 1970 of 21,113 units, or a 13.5% increase. The main impact, of course, is felt in the critically low vacancy rates that prevail.

TABLE 5

POPULATION IN HOUSEHOLDS, OCCUPIED UNITS, AND PERSONS/UNIT  
MASSACHUSETTS, LPVRPD, AND SUB-AREAS

1960 and 1970

<u>Area</u>	<u>1960</u>			<u>1970</u>		
	Pop. in <u>H'hlds</u>	Occ. Units ( <u>H'hlds</u> )	Per- sons/ <u>Unit</u>	Pop. in <u>H'hlds</u>	Occ. Units ( <u>H'hlds</u> )	Per- sons/ <u>Unit</u>
CUC	280,394	89,338	3.1	271,107	90,811	3.0
ES	73,581	21,284	3.5	101,203	30,109	3.4
WS	109,238	33,161	3.3	126,067	41,156	3.1
ER	29,659	9,081	3.3	34,863	11,195	3.1
WR	13,482	4,087	3.3	15,402	4,711	3.3
LPVRPD	506,354	156,951	3.2	548,642	177,982	3.1
Mass.			3.2			3.1

Source: U. S. Census 1960, 1970

(for individual municipal figures, see Table III,  
Appendix)



Within the sub-areas of the region the average size of households in the suburbs and rural areas is slightly higher than in the central cities, where more single persons and young childless couples live. But generally, the trend is to fewer persons per unit, except in the west rural sub-area.

An understanding of housing must center around factors relating to families and households. The difference in the terms must be clarified, since they are often and erroneously used interchangeably. According to the 1970 U.S. Census "housing units are occupied by either "families" or "primary individuals." The term "family" refers to the head of a household and all (one or more) other persons living in the same household who are related to the head by blood, marriage or adoption. If the head lives alone or with non-relatives only, then the head is considered a "primary individual." In the statistics on household composition, families are always included in one of the three major groups of two-or-more person households. Primary individuals with non-relatives living with them are tabulated as "other male head" or "female head." Primary individuals living alone are always tabulated as "one-person households."

In the category "male head, wife present, no non-relative" each household consists of the head and his wife, and other persons, if any, all of whom are related to him. "Other male head" includes households with male head, wife present, with non-relatives living with them; male heads who are married, but with wife absent because of separation or other reason where husband and wife maintain separate residences, and male heads who are widowed, divorced, or single. The "female head" group comprises households with female heads regardless of their marital status. Included are female heads with no spouse and female heads whose husbands are living away from their families, as for example, husbands in the Armed Forces living on military installations."

From 1960 to 1970 total households in owned housing units increased 19 percent while households in rented units increased 9 percent. Significant changes in owner occupancy

occurred both in the "two or more person households, male head, wife present, no non-relatives, 45 to 64 years of age" category with a 10,427 household increase, and the "one person household" category with a 1,181 household increase.

In terms of renter units and household composition the more notable changes occurred in the "female head, under 65 years of age" category with a 2,854 household increase, and again the "one person households" or "primary individuals" category with a 6,622 household increase. Table 6 presents the percentage distribution of household composition by tenure, 1960 and 1970, for the Springfield-Chicopee-Holyoke SMSA.

From this, it appears that families with wife present and male heads over 45, when financially able, are continuing the trend to owning homes rather than renting. The one person households, while showing an increase in ownership will continue to require even more rental accommodations.

#### D. Vacant Housing

The adequacy of the housing supply can be measured by the number and character of vacant housing units. Rates of vacancy and their trends are useful tools in evaluating current market conditions. For a metropolitan area, vacancy rates between 4 and 6 percent are regarded as normal. Lower rates may indicate a housing shortage, while rates over 7 percent may be critical for the housing market, leading to declining rents and prices. Additionally, data on the number of persons per room of occupied dwelling units is a measure of the intensity of use of the existing housing stock. If vacancy is extremely low and overcrowding is on the rise, high intensity use results. Additional units are therefore required to relieve the market.

The 1960 and 1970 Census of Housing distinguishes between year-round and seasonal vacancies, between vacancies available for rent or sale, and other vacancies which include dwellings rented or sold but awaiting occupancy or held for occasional use. Information is also provided on standard and substandard vacant units, but for 1960 only. The most pertinent vacancy data for housing market purposes are available units -- for sale and rent.

TABLE 6

PERCENTAGE DISTRIBUTION OF HOUSEHOLD COMPOSITION BY TENURE, SPRINGFIELD-CHICOPEE-HOLYOKE SMSA, 1960 and 1970

Household Composition	% Owner		% Renter		% Owner/Renter Percentages	
	1960	1970	1960	1970	1960	1970
One person households	7.1	10.3	23.0	31.0	29.1/70.9	32.5/67.5
Two-or-more person households	92.9	89.7	76.9	69.0	61.6/38.4	65.4/34.6
Male head, wife present, no non-relatives	80.5	78.4	62.2	51.2	63.2/36.8	69.0/31.0
Under 45 years	39.5	31.5	37.5	31.2	58.3/41.7	59.5/40.5
45 to 64 years	30.9	36.5	17.9	13.8	69.6/30.4	79.3/20.7
65 years and older	10.1	10.4	6.8	6.2	66.4/33.6	71.2/28.8
Other male head	4.9	3.3	3.9	3.7	62.4/37.6	56.3/43.7
Under 65 years	3.3	2.4	3.1	3.1	58.2/41.8	52.7/47.3
65 years and over	1.6	0.9	0.8	0.6	72.8/27.2	68.3/31.7
Female head	7.3	8.0	10.7	14.1	47.6/52.4	45.1/54.9
Under 65	4.4	5.5	7.9	11.9	42.5/57.5	39.9/60.1
65 years and over	2.9	2.5	2.8	2.2	58.1/41.9	62.0/38.0
Totals (Absolute figures)	81,533	97,639	61,312	67,022		

Source: U.S. Census of Housing, Metropolitan Housing Characteristics, Springfield-Chicopee-Holyoke SMSA, 1960 and 1970, HC (2).



As a general rule, vacancy rates for rental units are higher than they are for owner-occupied units because of a faster turnover rate. Thus, vacancy rates are usually higher in those areas which have a higher percentage of rental dwellings.

Table 7 indicates that the central urban core has the highest rate of vacant-for-rent units in the region with 3.4%. It is also to be noted that the 3,261 units available for rent in this sub-area come to about 72% of all the 4,521 units for rent in the region. In view of the critical shortage of housing in this region, these relatively higher figures may reflect not only the expected faster turnover, but also the general undesirability of the rental units available.

#### E. Housing Construction Activity

The usual source of information on housing construction trends is the Massachusetts Department of Labor and Industries publications on building permits issued in each city and town. There are certain problems associated with the use of building permit records. Double counting is possible because more than one building permit may be issued at different times for the same site. In some communities permits become invalid after a year or two, yet they are counted at the time of issue. In other communities, where no time limit is set on permits, no building action may result from some permits for several years, thus distorting the rate of new housing construction. Over a long period of time some of these discrepancies will tend to balance out. It is estimated that over a ten year period about 90% of the building permits issued result in actual construction, based on field surveys. However, over a shorter period and by individual municipalities the building permit records may be misleading.

Table 8 shows that 1971 was a "good" home building year. In the region a total of 6,313 home units were authorized in 1971 compared to 3,855 units in 1970. In fact the permits for 6,313 units in 1971 was the largest number of units authorized during the past twelve years. Residential construction activity in the region since 1960 averaged 3,340 units per year. Over the past three years (1969-1971) the average was 4,800 units per year.

TABLE 7

VACANT HOUSING UNITS FOR SALE, FOR RENT  
MASSACHUSETTS, LPVRPD AND SUB-AREAS

1960 and 1970

Area	Vacant and Available 1960				Vacant and Available 1970			
	Total Number (and % of Total Stock)	Tot. No. -% of Tot. Stock		For Rent	Total Number (and % of Total Stock)	Tot. No. -% of Tot. Stock		For Rent
		For Sale				For Sale		
CUC	4,481 (4.7)	579 (0.6)	3,902 (4.1)		3,551 (3.7)	290 (0.3)	3,261 (3.4)	
ES	419 (2.3)	262 (1.1)	257 (1.1)		415 (1.3)	187 (0.6)	228 (0.8)	
WS	956 (2.7)	275 (0.7)	681 (2.0)		955 (2.2)	179 (0.4)	776 (1.8)	
ER	258 (2.4)	103 (0.9)	155 (1.4)		297 (2.3)	76 (0.6)	221 (1.7)	
WR	134 (2.4)	67 (1.2)	67 (1.2)		64 (1.0)	29 (0.4)	35 (0.6)	
LPVRPD	6,348 (3.7)	1,286 (0.7)	5,062 (2.9)		5,282 (2.8)	761 (0.4)	4,521 (2.4)	
Mass.	(6.2)	(1.2)	(5.0)		(5.4)	(0.7)	(4.7)	

Source: U.S. Census of Housing 1960, 1970

(for individual municipal figures, see Table IV Appendix)

TABLE 8

RESIDENTIAL CONSTRUCTION ACTIVITY BY BUILDING PERMITS ISSUED  
LPVRPD AND SUB-AREAS

1960 - 1971

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971
CUC	613	1329	618	979	891	1004	1184	595	1633	1959	1695	2371
ES	636	692	736	1063	873	881	925	916	1043	851	844	1557
WS	601	537	670	687	972	1413	1304	1275	1096	1331	1201	2139
ER	21	41	29	44	27	31	22	28	40	39	45	155
WR	12	8	20	18	14	23	10	33	38	64	70	91
LPVRPD	1883	2607	2073	2791	2777	3352	3445	2847	3850	4244	3855	6313

TABLE 9

UNITS IN MULTIPLE-UNIT STRUCTURES AS A PERCENT OF TOTAL HOUSING UNIT  
PERMITS, LPVRPD AND SUB-AREAS  
1960 - 1971

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	1970	1971
CUS	16.4	62.1	18.4	51.9	43.7	46.9	66.3	32.2	67.0	68.8	62.0	75.7
ES	6.2	6.9	7.0	24.2	7.7	16.1	23.6	32.0	41.7	51.5	49.0	64.3
WS	31.4	15.2	27.0	36.2	49.7	61.5	62.8	52.6	44.2	55.8	44.7	51.6
ER	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.9
WR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	13.1
LPVRPD	17.5	36.6	16.7	36.4	33.9	44.2	52.9	40.6	52.3	59.6	51.9	66.2

Source: Mass. Dept. of Labor and Industries

Since 1968 the number of multi-family units authorized for the region has outnumbered single family units (see Table 9). A total of 4,183 home units in multiple unit structures (66.2) was authorized in 1971 compared with 2,130 single-family units. This was a gain of 2,180 units in multiple unit structures over the previous year.

Table 10 shows the leading growth municipalities in terms of the total number of residential units authorized by building permits between 1969 and 1971. The municipalities shown each year are those that head the list. Together they account for over 80% of all permits issued during each of the past three years. Five municipalities remained on this list for all three years, Springfield, Chicopee, Amherst, Westfield and West Springfield.

TABLE 10

MAJOR GROWTH MUNICIPALITIES IN LPVRPD BASED ON TOTAL RESIDENTIAL  
UNITS AUTHORIZED, 1971-1970-1969

1971		1970		1969	
	Total		Total		Total
<u>Municipality</u>	<u>Units</u>	<u>Municipality</u>	<u>Units</u>	<u>Municipality</u>	<u>Units</u>
Springfield	1,572	Springfield	1,373	Springfield	1,296
Amherst	997	Amherst	526	W. Springfield	509
Westfield	925	Easthampton	263	Chicopee	378
Holyoke	386	W. Springfield	208	Holyoke	285
Agawam	375	Westfield	167	Amherst	215
Chicopee	298	Agawam	166	South Hadley	207
W. Springfield	137	Northampton	159	Northampton	203
TOTAL	5,191	TOTAL	3,101	TOTAL	3,405
% of Region	82.2%	% of Region	80.4%	% of Region	80.2%

Source: Mass. Dept. of Labor & Industries

For details of units authorized in multi-family structures see Table 11 which presents the statistics for ten municipalities with the largest number of permits issued in 1971, 1970 and 1969. In 1971 multi-family permits issued in the municipalities listed accounted for 96 percent of all multi-family permits issued in the region, 99.5 percent for 1970 and 96.0 percent in 1969.



TABLE 11

UNITS AUTHORIZED IN MULTI-FAMILY STRUCTURES: COMMUNITIES RANKED BY  
NUMBER

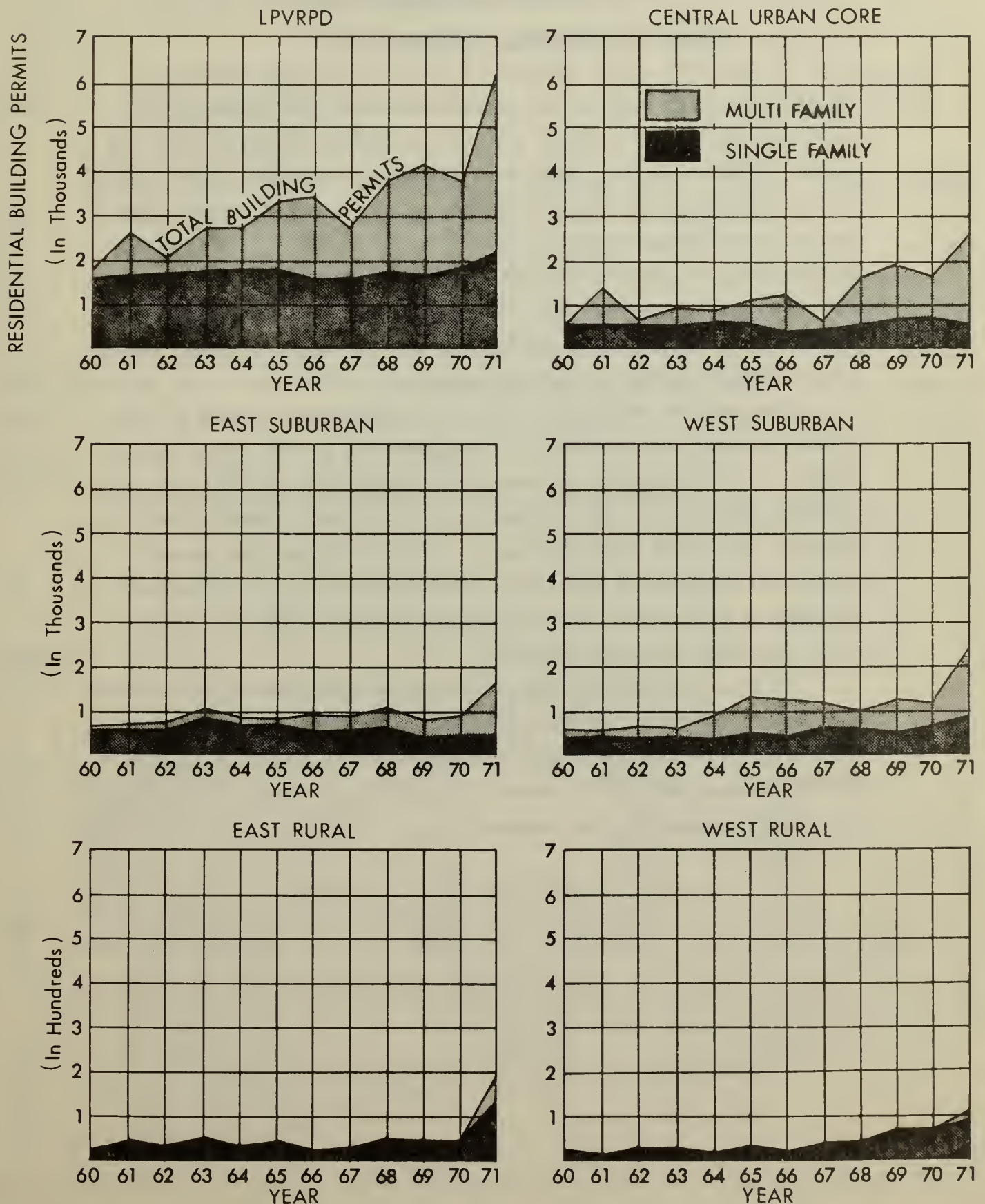
1971-1970-1969					
1971	Total	1970	Total	1969	Total
<u>Municipality</u>	<u>Units</u>	<u>Municipality</u>	<u>Units</u>	<u>Municipality</u>	<u>Units</u>
Springfield	1,122	Springfield	844	Springfield	813
Amherst	910	Amherst	364	W. Springfield	447
Westfield	711	Chicopee	171	Chicopee	290
Holyoke	469	W. Springfield	167	Holyoke	245
Easthampton	219	Westfield	132	South Hadley	180
Chicopee	206	Easthampton	118	Westfield	132
Agawam	164	Southampton	60	Amherst	113
W. Springfield	103	Agawam	55	Northampton	97
South Hadley	56	South Hadley	46	Easthampton	59
Southampton	56	Holyoke	36	Ludlow	54
TOTAL	4,016		1,993		2,430
% of Region	96.0%	% of Region	99.5%	% of Region	96.0%

Source: Mass. Dept. of Labor & Industries

The rapid proportionate increase in multi-family structure permits is shown for the CUC. In 1960 one-sixth (16.4%) of the permits were for multi-family units. In 1965 one-half (46.9%) and in 1971 over three-quarters (75.7%) of the permits were multi-family. This pattern is repeated in the ES sub-area, which increased from one sixteenth in 1960 (6.2%) to one sixth in 1965 (16.1%) to two-thirds in 1971 (64.3%).

The illustration on page 27 shows the residential construction trend over the past twelve years for the region and the sub-areas. While the total permits issued increased from 1883 in 1960 to 6313 in 1971 it can be seen that the number of permits issued for single family units remained relatively constant throughout the period.

# Residential Building Permit Trend LPVRPD And Sub-Areas 1960-1971



#### IV. HOUSING CHARACTERISTICS

##### A. Tenure of Housing, 1960 and 1970

During the past decade to 1970, the percentage of renter-occupied units has decreased over the preceding decade, according to the 1960-1970 census figures for the Lower Pioneer Valley Regional Planning District. In 1960 for the region, 42.2% of the occupied housing units were renter-occupied, compared with 40.1% in 1970. The major cause for this trend is the general desire of families to own their own homes. The Lower Pioneer Valley Regional Planning District as a whole has been slightly ahead of the state in owner-occupied tenure.

The region would have been considerably ahead of the state without the effect of the central urban core, which shows a significantly lower owner-occupied percentage. A further reason is the large-scale apartment development in certain suburban communities. Table 12 shows the owned/rented breakdown of housing; Table 13 shows the increased apartment (for rent) construction between 1960 and 1970 in 5 selected municipalities.

An examination of Map 3, showing owner-occupied units, and Map 4, showing renter-occupied units by municipalities, indicates the relative differences in the distribution of these categories with respect to distance from the central urbanized areas of the region.



TABLE 12

TENURE OF HOUSING, MASSACHUSETTS, LPVRPD AND SUB-AREAS  
1960 and 1970

Area	1960				1970				% Change 1960-1970	
	Ownr Occ.	% of Occ. Hous.	Rntr Occ.	% of Occ. Hous.	Ownr Occ.	% of Occ. Hous.	Rntr Occ.	% of Occ. Hous.	Owner	Renter
CUC	42352	47.5	46986	52.5	44447	49.0	46364	51.0	4.9	-1.3
ES	17467	82.1	3817	17.9	23653	78.6	6456	21.4	35.4	69.1
WS	22849	68.4	10485	31.6	26644	64.8	14509	35.2	16.6	38.3
ER	6322	69.7	2759	30.3	7911	70.7	3284	29.3	25.1	19.0
WR	3154	79.2	852	20.8	3901	82.9	810	17.1	23.6	-4.9
LPVRPD	92144	58.7	64899	41.3	106556	59.9	71423	40.1	15.6	10.0
Mass.		55.9		44.1		57.5		52.5	18.0	10.3

Source: U. S. Census, 1960 and 1970

(for individual municipal figures, see Table III, Appendix)

TABLE 13

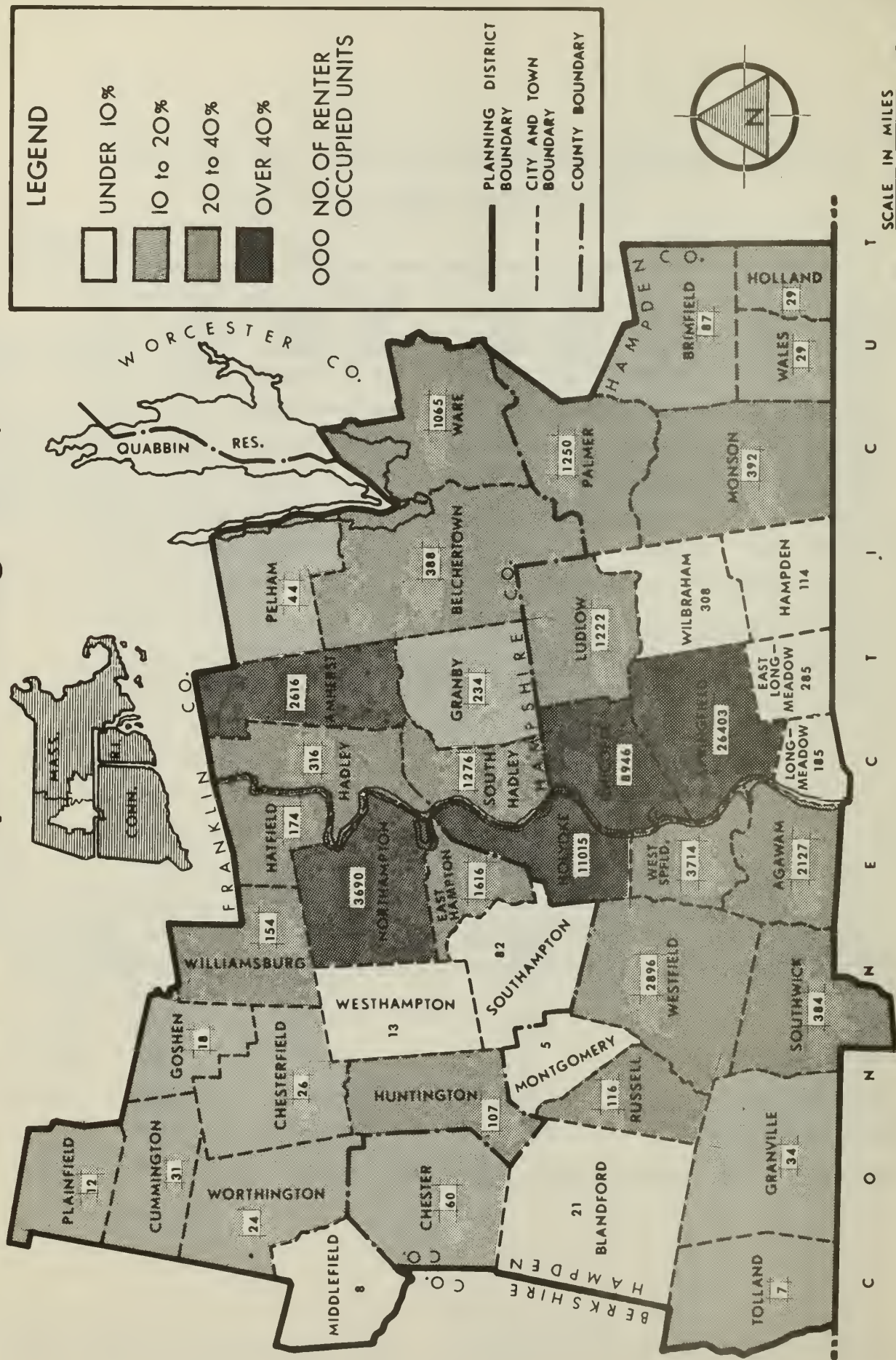
LARGE SCALE APARTMENT DEVELOPMENT  
1960 to 1970 FOR SELECTED MUNICIPALITIES

Municipality	Apartments 1960	Apartments 1970	Unit Increase (%)
Agawam	617	2127	1510 (244.7)
Amherst	1249	2616	1367 (109.4)
Ludlow	723	1222	499 (69.0)
South Hadley	890	1276	386 (43.4)
West Springfield	2297	3714	1417 (61.7)

Source: U. S. Census, 1960 and 1970



# Map 4, Renter Occupied Housing Units, 1970



LOWER PIONEER VALLEY REGIONAL PLANNING DISTRICT

LA. FELLOWS

DEC. 1971

SCALE IN MILES

5 0 5

B. Distribution of Owned and Rented Units by  
Income Groups

Figures are available from the census for the metropolitan area showing the income levels of families living in both owner-occupied and renter-occupied housing units. This information confirms that the higher the income, the larger the proportion of home ownership. Table 14 presents the distribution of tenure by income in two ways. First, in columns (2) and (4) the percentages of owners and renters are given independently in each income range shown. Second, columns (3) and (5) show the percentage split between rented and owned units at each given level of income. For the actual figures and a more detailed breakdown of income groups see Table XVI, Appendix.

TABLE 14

DISTRIBUTION OF OWNER-OCCUPIED AND  
RENTER-OCCUPIED HOUSING UNITS BY  
INCOME GROUPS, SPRINGFIELD-CHICOPEE-  
HOLYOKE SMSA, 1970

<u>Income Group</u>	<u>Owner-Occupied Units</u>		<u>Renter-Occupied Units</u>	
	% of	% of Units	% of	% of Units
	Owner- Occupied	in Income Group	Renter- Occupied	in Income Group
(1)	(2)	(3)	(4)	(5)
Less than \$3,000	9%	34%	24%	66%
\$3-4,999	6	37	16	63
\$5-6,999	8	44	16	56
\$7-9,999	19	57	21	43
\$10-14,999	33	73	17	27
\$15-24,999	20	84	5	16
\$25,000 or more	5	91	1	9
Total	100%	59%	100%	41%
Median Income	\$11,000		\$6,200	

Source: U. S. Census on Housing, Metropolitan Housing  
Characteristics, Springfield-Chicopee-Holyoke SMSA,  
1970, HC(2)-211.



From this it can be seen that households with incomes under \$7,000 account for only 23 percent of owner-occupied units, whereas the same income group occupies 56 percent of the rental units. At the other end of the scale, households with incomes of over \$10,000 occupy 58 percent of the owned accommodations and 23 percent of the rental units. Only for the middle income group of \$7,000 to \$9,000 are both the owned and rented units almost equal at one-fifth. Columns (3) and (5) show the percent distribution of households living in either owned or rented accommodations at a given level of income. The inverse proportion between ownership and rental status as incomes rise is clearly illustrated.

A major difficulty in dealing with the housing is that demand is in a state of constant flux, and adjustments in supply to meet changing demands always lag because of construction delays and the life of buildings once constructed. Existing stock seldom if ever contains the exact quantity and type of housing people seek and can afford. A further difficulty is that people do not know about all available housing units.

The above distribution figures (Table 14) help to indicate several factors which will be useful in projecting housing demand in conjunction with population and income projections in the future regional planning programs. With rising incomes the overall effect on the ownership and rental markets can be inferred. The extra demand for the number of houses within different price ranges can be estimated. The effect on the type of rental units needed as a result of income changes can be deduced as well from the present distribution of income groups among the existing accommodations. These figures also indicate the degree to which the housing market fails to supply dwellings for owner-occupancy to those in the lower and moderate income levels.

Even with expected rising incomes it appears that a large section of the total households would, under present circumstances, have to rely on rental accommodations. This applies particularly to the nonwhite households. In 1970, about 65 percent of the nonwhite households lived in rental units in the region, while only 32 percent of the white households lived in rental accommodations. The main reason for the lower ownership rates of nonwhite families is lower average income. A later section of this report deals with housing of nonwhite families in the region.



C. Type of Structure

There are three major classes of housing structures--single units, small multi-unit structures containing two, three, or four units, and large multi-unit structures or apartment buildings. Trailers are another class of residential structure, but they are still numerically insignificant. Generally, single unit structures are almost wholly owner-occupied; apartments are rented and the units in the two-to-four unit structures are in mixed owner and rental occupancy.

Table 15, which gives data on housing units by structure in the state and the region in 1970, shows an almost equal proportion of units in single, two or more, and trailer structures in the LPVRPD and the state.

TABLE 15

HOUSING UNITS BY STRUCTURE, MASSACHUSETTS AND LPVRPD, 1970

	Percent of Total Housing Units in			
	One Unit	Two or More	<u>Trailers</u>	<u>Total Units</u>
	<u>Structures</u>	<u>Unit Structures</u>		
Massachusetts	50.3%	49.1%	0.6%	1,836,198
LPVRPD	53.5%	45.4%	1.0%	185,646

Source: U. S. Census of Housing, 1970, HC(1)-A-23, and  
PHC(1)-205

In 1970, 53.5 percent of the regions' housing stock was in one-unit structures, compared with 55.1 percent in 1960 (see Table XV, Appendix). Apartments (5 or more units per structure) increased from 17.5 percent in 1960 to 18.9 percent in 1970, with the highest percent increases becoming evident for the first time in the east and west suburban areas, and not the CUC.

For the ES, there were 686 units (3% of the housing stock) structured as apartments in 1960. This increased to 2,439 units in apartments (7.9% of the housing stock) in 1970--an increase of 255 percent in the decade. For the WS, there were 2,496 apartment units (7%) in 1960, compared with 6,456 apartment units (15.1%) in 1970 (see Table 16) an increase of 159% in the decade.

For details of the individual municipalities see Table XV, Appendix. Of all apartment units (dwellings in structures of five or more units) in the region, 79 percent were concentrated in the central cities plus Northampton and Westfield and 93 percent in the five cities plus Agawam, Amherst and West Springfield.

Among the smaller multi-unit structures, the region and all sub-areas have a larger number of two-family units than dwellings in three and four-unit structures. The ER sub-area realized the largest percentage increase in both two-unit structures (4.9%) and three and four-unit structures (2.6%) in the region.

TABLE 16

NUMBER OF UNITS IN STRUCTURE, LPVRPD AND SUB-AREAS, 1970

	<u>Units in</u>					
	Total	One Unit	Two Unit	3 & 4 Unit	5 + Unit	
	<u>Units</u>	<u>Structures</u>	<u>Structures</u>	<u>Structures</u>	<u>Structures</u>	<u>Trailer</u>
CUC	95,119	37,633	19,523	11,917	25,364	682
%	100	39.6	20.5	12.5	26.6	0.7
ES	30,834	24,569	2,256	1,329	2,439	214
%	100	79.6	7.3	4.3	7.6	0.6
WS	42,707	25,456	6,876	3,625	6,456	294
%	100	59.6	16.1	8.4	15.1	9.6
ER	11,929	7,563	1,951	1,174	726	496
%	100	63.4	16.3	9.8	6.0	4.1
WR	5,157	4,268	516	206	60	107
%	100	82.7	10.0	3.9	1.1	2.0
LPVRPD	185,646	99,489	31,122	18,251	35,045	1,793
%	100	53.5	16.7	9.8	18.8	0.9

Source: U. S. Census of Housing, 1970, First Count Summary Tape, and Census Tracts BHC(1)-205

### D. Size of Housing Units

In this section, the total housing stock is examined in terms of the number of rooms in a unit. The distribution of units by size for the state, Lower Pioneer Valley Regional Planning District, and sub-areas are given in Table 17 to identify any significant differences in the composition of the regional housing stock.

TABLE 17

#### HOUSING UNITS BY SIZE MASSACHUSETTS, LPVRPD AND SUB-AREAS

1970

Number of Rooms	Number of Units (% of Total for Each Sub-Area)						Mass.
	CUC	ES	WS	ER	WR	LPVRPD	
1	2,144 (2.2)	250 (0.8)	1,117 (2.6)	221 (1.8)	29 (0.5)	3,761 (2.0)	--- (2.2)
2	3,175 (3.3)	747 (2.4)	1,491 (3.4)	194 (1.6)	81 (1.5)	5,688 (3.0)	--- (3.2)
3	8,239 (8.6)	1,585 (5.1)	3,315 (7.7)	752 (6.4)	268 (5.2)	14,159 (7.6)	--- (8.8)
4	21,002 (22.0)	4,314 (13.9)	8,110 (19.0)	2,345 (19.9)	694 (13.5)	36,465 (19.6)	--- (17.8)
5	31,509 (33.1)	7,684 (24.9)	12,090 (28.3)	3,001 (25.5)	1,188 (23.2)	55,472 (29.9)	--- (24.7)
6	18,689 (19.6)	6,996 (22.6)	9,186 (21.5)	2,586 (22.0)	1,134 (22.1)	38,591 (20.8)	--- (21.6)
7	5,827 (6.1)	4,710 (15.2)	4,140 (9.7)	1,352 (11.5)	754 (14.7)	16,783 (9.0)	--- (10.9)
8 & More	4,556 (4.7)	4,562 (14.7)	3,201 (7.5)	1,280 (10.9)	967 (18.9)	14,566 (7.8)	--- (10.5)
TOTAL	95,141 (100%)	30,848 (100%)	42,650 (100%)	11,731 (100%)	5,115 (100%)	185,485* (100%)	--- (100%)

Source: U. S. Census of Housing 1970

(for individual municipal figures, see Table V, Appendix)

\*Total does not agree with either the total housing units (187,449) or the total occupied housing units (177,982) for 1970 shown in Table I, Appendix, because the 185,485 count excludes the seasonal and migratory vacant category.

The significance here is that both the central urban core and the Lower Pioneer Valley Regional Planning District figures are about equal to the state proportion of 14.2% for 1, 2 and 3-room units; greater than the state's 64.1% for 4 and 5-room units; and significantly lower than the state's 21.4% for units of 6 or more rooms. In the east suburban and west rural sub-areas, however, there are considerably more of the larger-sized units in proportion, compared to the state figure. Table 18 shows these groupings more clearly.

TABLE 18

HOUSING UNITS BY GROUPED SIZE  
MASSACHUSETTS, LPVRPD, SUB-AREAS

1970

Area	Number/Percent of All Units with		
	1 - 3 Rooms	4 - 6 Rooms	7 Rooms or More
CUC	13,558 (14.3)	71,200 (74.8)	10,383 (10.9)
ES	2,582 (8.4)	18,994 (61.6)	9,272 (30.1)
WS	5,923 (13.9)	29,386 (68.9)	7,341 (17.2)
ER	1,167 (9.9)	7,932 (67.6)	2,632 (22.4)
WR	378 (7.4)	3,016 (59.0)	1,721 (33.6)
LPVRPD	23,608 (12.7)	130,528 (70.4)	31,349 (16.9)
Mass.	231,569 (14.2)	993,698 (64.1)	323,702 (21.4)

Source: U. S. Census of Housing 1970

E. Condition of Housing

1. Sound, Deteriorating, and Dilapidated

Census definitions and enumeration techniques have changed from 1960 to 1970, so that a comparison over time is not possible. The 1970 census has no categories of sound, deteriorating and dilapidated housing for comparison with 1960 census data.

2. Plumbing Facilities

There are three specified plumbing facilities--hot and cold piped water, flush toilet, and bathtub or



shower inside the structure. Lacking all or some plumbing facilities means a lack of one or other of these three facilities, or that the toilet or bathing facilities are also for the use of the occupants of other housing units.

Table 19 shows the numbers of units lacking such facilities for the state, Lower Pioneer Valley Regional Planning District and sub-areas. The region as compared with the state has a lower percentage of units lacking plumbing facilities (3.0% vs. 3.4%). The rural sub-areas, however, have approximately 5.5% of their housing units lacking one or more of the specified facilities. It is difficult to determine how many of the vacant units shown are available for rehabilitation and use without a field survey.

TABLE 19

HOUSING UNITS LACKING ONE OR MORE PLUMBING FACILITIES  
MASSACHUSETTS, LPVRPD, SUB-AREAS

1970

<u>Area</u>	<u>Total No. Occ. and Vacant</u>	<u>% of Total Hous. Stock</u>	<u>Vacant</u>	<u>Total Number (percent)</u>		
				<u>Occupied</u>	<u>Owner Occupied</u>	<u>Renter Occupied</u>
CUC	3,103	3.2	238	2,865 (100)	478 (16.7)	2,387 (83.3)
ES	466	1.5	34	432 (100)	224 (51.9)	208 (48.1)
WS	1,074	2.5	145	929 (100)	330 (35.5)	599 (64.5)
ER	700	5.5	107	593 (100)	261 (44.0)	332 (86.0)
WR	322	5.4	91	231 (100)	171 (74.0)	60 (26.0)
LPVRPD	5,665	3.0	615	5,050 (100)	1,464 (29.0)	3,584 (71.0)
Mass.	65,721	3.4	4,071	61,650 (100)	---	---

Source: U. S. Census of Housing 1970, First Count Summary Tape  
HC(1) A-23 U. S. Census 1970, General Housing Characteristics  
(for individual municipal figures, see Table VI, Appendix)

3. Overcrowding

The second indicator of the inadequacy of existing housing is the intensity of occupancy of housing units,

or the number of persons per room. In general, a unit is regarded as overcrowded if the number of persons in the household exceeds the number of rooms in the housing unit. It should be realized that this is a rough measure, because the quality of overcrowding also depends on the age and sex distribution of the household, and on the structural condition of the housing.

Unfortunately, the 1970 census does not provide any direct relationship between overcrowding and structural conditions. Overcrowding is given by owner-occupied and renter-occupied for the sub-areas, Lower Pioneer Valley Regional Planning District and the state in Table 20. It can be seen that there is an overall tendency toward overcrowding in rental accommodations in the state, the region and in the sub-areas. This is particularly noticeable in the category of units where overcrowding reaches the level of 1.5 or more persons per room.

Applying the general definition of overcrowding of more than 1.0 persons per room, Table 20 indicates that for owner-occupied units, the central urban core leads with 2,962 units out of 6,370 for the region (about 46%). For renter-occupied, the central urban core also leads with 3,323 units out of 4,832 for the region (about 69%). For both categories combined, this sub-area carries 6,285 units out of 11,202 for the region (about 56%). Compared with population distribution, the central urban core--with 280,693 people out of 583,031 for the region (about 48%)--it can be said that overcrowding runs somewhat higher in the central urban core than in the rest of the region. In terms of area, however, the figures indicate a much higher concentration of overcrowding in this sub-area. The 51,000 acres in Springfield, Chicopee and Holyoke combined is only 6.8% of the 750,000 acres in the Lower Pioneer Valley. It is this 6.8% of the region that is carrying 56% of the overcrowded units.

TABLE 20

HOUSING UNITS BY PERSONS PER ROOM, OWNER AND RENTER OCCUPIED  
MASSACHUSETTS, LPVRPD, SUB-AREAS

Area	Total Units	1970 Owner-Occupied						% of Total	% of Total	% of Total	% of Total	More Than 1.00	%
		1.00 or less	% of Total	1.01 to 1.50	% of Total	1.51 or more							
CUC	44,447	41,485	93.3	2,674	6.1	288		0.6				2,962	6.7
ES	23,653	22,424	94.9	1,100	4.6	129		0.5				1,229	5.1
WS	26,644	25,150	94.3	1,359	5.1	135		0.6				1,494	5.7
ER	7,911	7,439	94.0	414	5.3	58		0.7				472	6.0
WR	3,901	3,688	94.6	183	4.7	30		0.7				213	5.4
LPVRPD	106,556	100,186	94.0	5,730	5.4	640		0.6				6,370	6.0
Mass.	1,012,173	956,519	94.6	49,391	4.8	6,263		0.6				55,654	5.4

Area	Total Units	1970 Renter-Occupied						% of Total	% of Total	% of Total	% of Total	More Than 1.00	%
		1.00 or less	% of Total	1.01 to 1.50	% of Total	1.51 or more							
CUC	46,364	43,041	92.8	2,726	5.9	597		1.3				3,323	7.2
ES	6,456	6,042	93.5	313	4.5	101		1.6				414	6.1
WS	14,512	13,719	94.5	579	4.0	214		1.5				793	5.5
ER	3,284	3,050	92.8	175	5.4	59		1.8				234	7.2
WR	810	742	91.6	58	7.1	10		1.3				68	8.4
LPVRPD	71,426	66,594	93.3	3,851	5.4	981		1.3				4,832	6.7
Mass.	747,519	698,467	93.5	37,993	5.1	11,059		1.4				49,052	6.5

Source: U. S. Census of Housing 1970, First Count Summary Tape

General Housing Characteristics, Massachusetts, 1970

U. S. Census HC (1) A-23

(for individual municipal figures, see Table VII, Appendix)

#### F. Age of Housing

The age of housing is not necessarily a decisive indicator of the quality of a dwelling: it is significant only as it relates to other (quality) characteristics of the housing stock. Age alone will not measure the adequacy or structural soundness of a unit; other factors and values must also be compared in order to determine the condition of the housing stock. For example, dwellings of identical age and construction may vary widely in useful life span due to either a lack of, or careful maintenance which in many cases is a function of income. A further concern in evaluating age is neighborhood standards. Housing units in areas of higher neighborhood and municipal standards (zoning, subdivision controls, and municipal planning) will, in most cases, be less adversely affected by age than units located in areas with few or no ordinances, controls or planning.

Despite limitations, however, it still holds true that deteriorating and dilapidated structures are more likely to be found among older buildings; the quantity of older buildings in a community is considered an indication of the magnitude of the replacement or rehabilitation problems that may be faced in the future.

Details of the housing stock by year built for the state, region and sub-areas is given in Table 21. For the age distribution of housing in each municipality see Table XIV, Appendix. Table 21 indicates that the region's total housing stock was somewhat newer than that of the state in 1970. However, for the CUC the opposite is true, and in fact, within the region many appreciable differences occurred. The highest proportion (57%) of housing units less than 20 years old were in the ES sub-area. In the CUC sub-area almost two-thirds of the housing was built in 1939 or earlier.

In the last decade the highest level of residential construction took place in the suburban municipalities, where in some cases over 40 percent of the 1970 housing stock was less than ten years old.



In contrast, the cities of Springfield, Chicopee, Holyoke, Northampton and Westfield combined had less than 12 percent of their housing units built in the past 10 years. The 1970 housing stock had some 101,600 units constructed prior to 1940 and 70 percent of these (71,300 units) were in the five cities of the region.

TABLE 21

YEAR HOUSING BUILT, MASSACHUSETTS, LPVRPD AND SUB-AREAS

	Percent of Total Built in:					
	1960	1965	1960	1950	1940	1939
	-Mar.	to	to	to	to	or
	<u>1970</u>	<u>1968</u>	<u>1964</u>	<u>1959</u>	<u>1949</u>	<u>earlier</u>
CUC	1.4	4.1	5.0	16.3	9.9	63.1
ES	3.4	12.7	13.9	26.9	9.6	33.2
WS	3.2	11.1	8.0	18.5	9.1	49.8
ER	2.8	7.7	7.7	16.4	7.8	57.3
WR	2.2	6.2	7.6	13.1	9.2	61.4
LPVRPD	2.3	7.4	7.4	18.5	9.5	54.6
Massachusetts	2.1	6.7	7.4	14.7	7.9	60.9

Source: U. S. Census of Housing, 1970, HC(1), and  
PHC(1)-205

## G. Value and Gross Rent of Housing

### 1. Value of Owner-Occupied Housing

The value of housing recorded in the 1970 census represents the estimate of how much existing residential property, both house and land together, would sell for on the market April 1, 1970. The information is restricted to units having only one housing unit on the property and no business use. Units in multi-unit structures and trailers were excluded, as were units on farms and units on land of 10 or more acres. Therefore, the total number of housing units listed in this section, and in Table VIII, Appendix, is less than the number of owner-occupied units given in the section on tenure of housing.

A comparison of the region's owner-occupied housing values with those in the state reveals that the properties valued under \$10,000 are similar but that for the medium and high value properties significant differences are apparent. One-third of all owner-occupied housing units in the region, for which value was tabulated, are in the \$15,000 to \$20,000 price range--as compared with one-quarter for the state. In terms of high value units (\$25,000 and over), the region has 17.6% of its units in this price category compared with 30.8% for the state--some 13.2% less. Table 22 indicates the consistently lower distribution of higher housing values for the sub-areas as compared with the state proportion. The only exception is the east suburban area, which has over 36% of its units valued at \$25,000 or more. This is consistent with the higher property values associated with new construction. It is reasonable to accept the relatively rapid growth rates for total housing stock as an indication of new building. Over the period 1950 to 1960, the east suburban area showed an increase in housing units of about 70% compared with 30% for the region, and between 1960 and 1970, an increase of 38% compared with 11% for the region (see Table 1).

TABLE 22

SPECIFIED OWNER-OCCUPIED HOUSING UNITS BY VALUE  
MASSACHUSETTS, LPVRPD AND SUB-AREAS

1970

<u>Area</u>	<u>Total Units (000)</u>	<u>Under \$5,000</u>	<u>\$5,000- \$9,999</u>	<u>\$10,000- \$14,999</u>	<u>\$15,000- \$19,999</u>	<u>\$20,000- \$24,999</u>	<u>Over \$25,000</u>	<u>Median Value</u>
CUC	33.44	0.25 .7%	2.85 8.5%	10.30 30.8%	11.92 35.7%	5.30 15.9%	2.82 8.4%	\$16,400
ES	21.47	.09 .3%	.61 2.8%	2.88 13.4%	5.58 26.1%	4.55 21.2%	7.76 36.2%	\$21,750
WS	21.92	.14 .7%	1.13 5.2%	4.82 22.0%	7.70 35.1%	4.73 21.6%	3.39 15.4%	\$18,150
ER	5.42	.13 2.4%	.68 12.5%	1.52 28.1%	1.58 29.2%	.92 17.0%	.59 10.8%	\$16,200
WR	2.63	.10 3.9%	.43 16.2%	.70 26.7%	.64 24.3%	.42 15.9%	.34 13.0%	\$15,650
LPVRPD	84.87	.71 .8%	5.70 6.7%	20.21 23.8%	27.42 32.3%	15.92 18.8%	14.90 17.6%	\$17,900
Mass.	784.42	6.99 .8%	39.86 5.0%	120.46 15.3%	202.51 25.8%	172.47 21.9%	242.12 30.8%	\$20,600

Source: U. S. Census 1970, First Count Summary Tape, Population and Housing  
U. S. Census, General Housing Characteristics, Massachusetts,  
1970, HC (1) A-23, Table 4

(for individual municipal figures, see Table VIII, Appendix)

The median values shown relate to the estimated market value of existing property and must be considered in the context of the age and condition of the housing stock. They do not indicate directly the costs of new housing construction.

Only the east suburban area has a median value exceeding that of the state as a whole, which is again consistent with the rapid rate of growth experienced in this sub-area over the past two decades. The west suburbs come in with a median value of \$18,150--some \$2,450 less than the state. This is due to the heavy concentration (35.1%) of houses in the \$15-\$20,000 range. The west rural sub-area has a median value of \$15,650--some \$4,850 less than the state.

In terms of value and income, the value of housing at different levels of income of owner-occupiers in the metropolitan area does not show as distinctive a relationship between value and income as might be expected. There is only a general but not consistent correlation between income and value as is indicated in Table 23.

Only at the highest incomes of \$25,000 or more is a clear pattern established. Approximately 80 percent of these households occupy homes valued at \$20,000 or more, and over 65 percent of them occupy homes valued at \$25,000 or more. All other income groups generally had the largest proportion of ownership in the \$15,000 to \$19,999 value range which may be explained by the fact that one-third of the owner-occupied units in the region fall within this price range. The exception is that households with incomes of less than \$6,000 occupied a larger proportion of units in the \$10,000 to \$15,000 value range.

TABLE 23

VALUE OF HOUSING UNITS BY INCOME GROUPS:

Springfield - Chicopee - Holyoke - SMSA 1970

Percent of Housing Units Occupied by Households with Incomes of:

	Less						
	Than	\$3,000-	\$6,000-	\$10,000-	\$15,000-	\$25,000	All
<u>Value</u>	<u>\$3,000</u>	<u>\$5,999</u>	<u>\$9,999</u>	<u>\$14,999</u>	<u>\$24,999</u>	<u>or more</u>	<u>Units</u>
Less than							
\$5,000	3.1	1.8	0.6	0.4	0.1	0.1	0.6
\$5,000-							
\$9,999	15.2	13.3	8.0	3.9	2.8	0.8	6.1
\$10,000-							
\$14,999	34.0	33.8	29.8	22.6	14.1	7.1	23.3
\$15,000-							
\$19,999	26.3	33.2	39.4	36.3	30.2	12.3	33.3
\$20,000-							
\$24,999	12.2	10.5	15.3	22.5	23.6	14.1	18.8
\$25,000-							
or More	9.2	7.4	6.9	14.3	29.2	65.6	17.9
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: U. S. Census of Housing, 1970, Metropolitan Housing Characteristics, Springfield-Chicopee-Holyoke, HC(2)-211



## 2. Contract Rent of Housing

Contract rent is the monthly rent agreed to, or contracted for, even if the furnishings, utilities, or services are included. The data on contract rent excludes one-family rental houses on 10 acres or more. Renter units occupied without payment of cash rent are shown separately as "without pay" under the monthly contract rent tabulations in Table IX, Appendix. Rental values have been grouped into eight ranges, from "less than \$40 (excluding no-rent)" to "\$200 or more" in Table 24. The percentage distribution of rental units by monthly contract rent is given in Table 24 to compare the distribution of rental units by rent values in the sub-areas, the Lower Pioneer Valley Regional Planning District and the state. The median monthly contract rent is also presented in this table. This median rent was based on those units having a dollar rent value-- "without pay" units were excluded. As with median value figures, these median rents do not reflect the rental costs of new construction today.

Generally the same pattern of region/state comparative figures is indicated, whether for housing rents or values. The only sub-area that exceeds the median figures for the state is the eastern suburban area. Again, the west suburbs are close to the state median rent with \$87 as against \$90 a month.

Significantly, however, the region's 1970 median rent of \$76 is closer to the median rent figure of \$73 for the central urban core than to the state's \$90. In contrast, the region's median value figure (see Table 22) of \$17,900 was only \$400 below the state's median of \$18,300 and well above the central urban core median value of \$16,400--because only 33,400 (39%) of the region's 84,870 owner-occupied units were in this sub-area. For rented units, the central urban core (Table 24) contained 43,900 (66%) of the region's total of 66,900 rental units.

TABLE 24

CONTRACT RENT OF RENTER OCCUPIED UNITS  
NUMBER AND PERCENT OF UNITS BY RENTAL CATEGORIES AND MEDIAN RENT  
MASSACHUSETTS, LPVRPD, AND SUB-AREAS

1970

Number and Percent of Units at Rental Value of:									
Area	Total Rental Units*	Less Than \$40	\$40-59	\$60-79	\$80-99	\$100-119	\$120- 149	\$150- 199	Median
CUC	43,894	2,042 4.7%	9,971 22.8%	14,088 32.0%	9,271 21.2%	3,763 8.5%	2,791 6.4%	1,505 3.4%	\$73
ES	5,822	212 3.7%	637 11.0%	782 13.4%	813 14.0%	717 12.3%	1,086 18.7%	1,099 18.8%	\$112
WS	13,609	599 4.5%	2,316 17.1%	2,992 21.9%	2,359 17.4%	1,491 10.9%	2,019 14.9%	1,739 12.7%	\$87
ER	2,940	448 15.3%	870 29.6%	708 24.0%	332 11.3%	262 8.9%	216 7.4%	95 3.2%	\$64
WR	601	87 14.5%	138 23.0%	181 30.1%	81 13.5%	52 8.6%	44 7.4%	18 2.9%	\$68
LPVRPD	66,866	3,388 5.1%	13,932 20.9%	18,751 28.0%	12,856 19.3%	6,285 9.3%	6,156 9.3%	4,456 6.6%	\$76
Mass.	713,345	28,023 4.0%	106,677 14.9%	151,663 21.2%	129,243 18.2%	94,413 13.2%	92,057 13.0%	75,523 10.5%	\$90

Source: U. S. Census 1970, First Count Summary Tape, Housing

U. S. Census 1970, General Housing Characteristics HC (1) A-23 Table 4

\*Does not include one-family homes on 10 acres or more and units occupied without a specified rent.  
(for individual municipal figures, see Table IX, Appendix)

Even more significant is the prevalence of rental units in the 5 cities, and the 3 towns of Amherst, Agawam, and West Springfield (see Table 25). The table shows the dissimilar distribution of rental ranges by municipality for about 61,000 rental units, or nearly 90% of the total rental units in the Lower Pioneer Valley Regional Planning District. Holyoke has its greatest proportion (42.3%) of rental units in the under \$60 range; Westfield has 27% of its rented units in the under \$60 range. Of the 5 cities, Springfield--with the largest number of rental units--has 36% of its units in the modal range of \$60-\$79, which dominates the rental picture for the central urban core and the entire region, as already indicated by the similarity of the median rent figures for the central urban core and the Lower Pioneer Valley Regional Planning District.

The greatest proportion of rental units in Agawam (60%) are in the \$120 to \$199 value range. Amherst is comparable with 50% of its units in this range. However, Amherst has 13.4% of its units renting for \$200 or more a month, as compared with 0.7% in Agawam.

TABLE 25

## MONTHLY CONTRACT RENT OF RENTER-OCCUPIED UNITS IN SELECTED MUNICIPALITIES

1970

Area	Total Units	Under \$40	\$40- 59	\$60- 79	\$80- 99	\$100- 119	\$120- 149	\$150- 199	\$200 or More	w/o Pay
Springfield	26,331	641 2.4	4,429 16.8	9,508 36.1	5,931 22.5	2,100 7.9	1,763 6.6	878 3.3	375 1.4	706 2.6
Chicopee	8,914	461 5.1	1,822 20.4	1,992 22.3	1,185 13.2	809 9.0	641 7.1	508 5.6	25 0.2	1,471 16.5
Holyoke	10,989	940 8.5	3,720 33.8	2,588 23.5	2,155 19.6	854 7.7	387 3.5	119 1.0	63 0.5	163 1.4
Northampton	3,663	213 5.8	663 18.0	829 22.6	792 21.6	409 11.1	344 9.3	198 5.4	15 0.4	200 5.4
Westfield	2,861	148 5.1	626 21.8	720 25.1	535 18.6	271 9.4	236 8.2	140 4.8	33 1.1	152 5.3
Amherst	2,562	65 2.5	95 3.8	242 9.4	232 9.0	232 9.0	520 20.2	747 29.1	340 13.2	89 3.4
Agawam	2,103	35 1.6	169 8.0	157 7.4	165 7.8	213 10.1	422 20.0	839 39.8	16 0.7	87 4.1
West Springfield	3,702	106 2.8	490 13.2	702 18.9	493 13.3	538 14.5	788 21.2	476 12.8	10 0.2	99 2.6

Source: U. S. Census 1970, Population and Housing, First Count Summary Tape



Because the rental accommodations throughout the region are principally occupied by middle and low-income households (see Table 14), it is of considerable importance to relate gross rents to income. In Table 26 the yearly gross rent is expressed as a percentage of the total income of the family or primary individual. The percentage is presented for the same renter-occupied units for which gross rent was tabulated; thus the statistics on gross rent as a percentage of income reflect the exclusion of rented units for which no cash rent is paid and units occupied by families or primary individuals who reported no income or a net loss. These were categorized as "not computed".

TABLE 26  
GROSS RENT AS PERCENT OF INCOME BY INCOME GROUPS, SPRINGFIELD-CHICOPEE-HOLYOKE SMSA, 1970

Percent of Families and Primary Individuals with Incomes of:							
Gross Rent as % of Income	Less than \$3,000	\$3,000- \$4,999	\$5,000- \$6,999	\$7,000- \$9,999	\$10,000- \$14,999	\$15,000- \$24,000	Over \$25,000
Less than 15%	0.2	2.8	13.6	40.5	72.7	87.1	83.6
15 - 19%	0.7	10.5	28.8	33.0	16.5	4.9	1.0
20 - 24%	1.7	19.5	27.4	14.1	4.0	--	--
25 - 34%	11.0	35.4	19.2	6.4	0.8	--	--
35% or more	74.3	28.0	6.2	5.4	5.8	8.0	15.4
Not Computed	12.1	3.8	6.2	5.4	5.8	8.0	15.4
	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of Renter-Occupied Units	16,260	10,491	10,417	13,811	11,453	3,557	457

Source: U. S. Housing Census, 1970, Metropolitan Housing Characteristics, Springfield-Chicopee-Holyoke SMSA HC(2)-211

Lack of data does not permit the comparison of individual municipalities, but at the metropolitan area (SMSA) level it is possible to show the rent income ratios at different levels of income. In 1970 there were some 31,900 households (out of 66,450 rented units) in the metropolitan area who paid in excess of 20 percent of their income for gross rent, and 15,600 households (nearly one quarter of all rented units) paid in excess of 35 percent of their income as rent. The worst hit were those households with incomes of \$3,000 or less. From Table 26 it can be calculated that approximately 45 percent of those spending over 20 percent on rent, and about 77 percent of those spending over 35 percent of their income for rent were in that group.

This is not surprising, since 20 percent of an annual income of \$2,000 allows only \$35 a month for rent. Regardless of size of unit, the region had only 3,400 units that rented for \$40 or less. These figures point up with stark clarity the dimensions of the housing crisis in this region. Seen in relation to the chronic unemployment figures since the 1970 census, it would appear that massive injections of federal and state subsidies for housing is essential not only to meet social need for decent homes, but also to generate economic recovery.

#### H. Housing for Non-White Families

The data printouts available from the First, Second and Third Count 1970 Census Summary Tapes have the 5 racial categories of White, Negro, Indian, other specified races (includes Japanese, Chinese, Filipino, Hawaiian and Korean), and other non-specified races. The Spanish-speaking group is submerged in the White category. Since the combined total of the last 3 categories--Indian, other specified, and other non-specified is 2,267 persons out of 583,031 for this region (less than 0.4%), the Negro category becomes the only identifiable group, for all practical purposes, for this region.

There are 24,455 Blacks in the Lower Pioneer Valley; 94.2% live in the central core cities of Springfield (20,673), Chicopee (1,246) and Holyoke (1,127). 96.7% of the total live in these 3 cities and 3 towns--Amherst (583), Agawam (48) and West Springfield (117). The balance (661) are scattered through 21 of the remaining 37 municipalities.

The following tables show White (more accurately, non-Negro) and Negro-occupied housing units by tenure, by persons per unit, and by overcrowding.

TABLE 27

## TOTAL - WHITE AND NEGRO OCCUPIED HOUSING UNITS

Area	Total Occupied Units	1970					
		White*			Negro		
		Total	Owner Occu.	Renter Occu.	Total	Ownr. Occu.	Rntr. Occu.
Springfield	53,876	47,736	25,440	22,296	6,140	1,962	3,962
Chicopee	19,824	19,531	10,834	8,697	293	28	216
Holyoke	17,111	16,754	6,060	10,694	357	27	276
CUC	90,811	84,021	42,334	41,687	6,790	2,017	4,454
ES	30,109	29,789	23,529	6,260	320	65	95
WS	41,156	40,945	26,585	14,360	211	29	74
ER	11,195	11,153	7,886	3,267	42	17	7
WR	4,711	4,692	3,892	800	19	6	4
LPVRPD	177,982	170,600	104,226	66,374	7,382	2,134	4,634

Source: U. S. Census 1970, Population and Housing, First Count Summary Tape

\*includes Indian, specified other, and non-specified other than Negro, a sub-total of 2,267 persons for the region.

(for individual municipal figures, see Table X Appendix)



TABLE 28

POPULATION IN HOUSEHOLDS, AND OCCUPIED HOUSING UNITS  
BY TENURE, RACE AND PERSONS PER UNIT

1970

Area	Owner Occupied					Renter Occupied				
	White*			Negro		White*			Negro	
	No. of Persons	No. of Units	Pers/ Unit	No. of Persons	# of Units	No. of Persons	No. of Units	Pers/ Unit	No. of Persons	# of Units
Spfld.	84,171	25,440	3.3	7,943	1,962	53,943	22,296	2.4	12,473	3,962
Chicopee	37,349	10,834	3.4	124	28	25,394	8,697	2.9	870	216
Holyoke	20,833	6,060	3.4	131	27	26,905	10,694	2.5	971	276
Amherst	7,909	2,279	3.5	126	35	6,282	2,443	2.6	200	88
Agawam	16,522	4,704	3.5	25	7	4,999	2,113	2.4	23	9
W. Spfld.	19,341	5,560	3.5	31	10	8,644	3,668	2.4	87	36
CUC	142,353	42,334	3.4	8,198	2,017	106,242	41,687	2.5	14,314	4,454
ES)										
WS)										
ER)										
WR)										
LPVRPD	355,906	104,226	3.4	8,617	2,134	169,381	66,374	2.6	14,738	4,634

Source: U. S. Census 1970, Population and Housing, First Count Summary Tape

\*includes Indian, specified other, and non-specified other than Negro, a sub-total of 2,267 persons for the region.

(further individual municipal figures are suppressed by the Census Bureau to protect confidentiality)

TABLE 29

POPULATION IN OVERCROWDED UNITS\*  
BY RACE AND TENURE

1970

Area	All Occupied Units				White**				Negro			
	Total	Owned	Rented	Total	Owned	Rented	Total	Owned	Total	Owned	Rented	Total
Spfld.	22,856	12,295	10,561	18,397	10,850	7,547	4,459	1,445	4,459	1,445	3,014	4,459
Chicopee	10,815	5,870	4,945	10,520	5,856	4,664	295	14	295	14	281	295
Holyoke	8,119	2,596	5,523	7,625	2,536	5,089	494	60	494	60	434	494
CUC	41,790	20,761	21,029	36,542	19,242	17,300	5,248	1,519	5,248	1,519	3,729	5,248
ES	10,682	+	+	+	+	+	+	+	+	+	+	+
WS	14,851	+	+	+	+	+	+	+	+	+	+	+
ER	4,630	+	+	+	+	+	+	+	+	+	+	+
WR	1,865	+	+	+	+	+	+	+	+	+	+	+
LPVRPD	73,809	44,408	29,401	68,358	42,771	25,587	5,451	1,637	5,451	1,637	3,814	5,451

Source: U. S. Census 1970, Population and Housing, First Count Summary Tape

\*defined as more than one person per room per housing unit

\*\*includes Indian, specified other, and non-specified other than Negro, a sub-total of 2,267 persons for the region

+suppressed by the Census Bureau to preserve confidentiality at the municipal level (further individual municipal figures are not given in the Appendix)

Some significant figures can be derived from these tables.

47,736 (28.0%) of the 170,600 white occupied homes in the region are in Springfield, compared with 5,924 (87.5%) of the 6,768 black occupied homes in the region (Table 27). 84,021 (49.3%) white homes are in the central urban core, compared with 6,471 (95.6%) of the region's total number of black occupied homes.

The number of white-owned homes (104,226) is over  $1\frac{1}{2}$  times the number of white-rented homes (66,374) in the region (Table 28). For blacks, the number of owned units (2,134) is less than a half the number rented (4,634). There are considerable variations in the ratio of white owned to white rented by municipality, but the black owned to rented ratio of 1 to 2 is set by Springfield and the central urban core, where black concentrations are high.

In terms of persons per unit (Table 28), blacks show a consistently higher rate than whites for the region--for both owner (4.0 to 3.4) and renter (3.2 to 2.6) occupied units. Again, the pattern set by Springfield and the central urban core dominates the picture for the region.

In terms of overcrowding (Table 28, the gross number of persons per unit is misleading: a superficial analysis would give the impression that black owner-occupied units (4.0 persons per unit) are more crowded than black renter-occupied (3.2 persons per unit). In fact, Table 29 shows the real picture. While for whites there are nearly twice as many persons living in overcrowded conditions in owner-occupied units, compared to white renters (42,771 to 25,587), the position is reversed for blacks. There are less than half the number of persons in overcrowded owner-occupied units than in renter-occupied units (1,637 to 3,814).

This could be because black renters occupy units that are much smaller, in terms of the number of rooms per unit, than

white renters. For the 364,523 white (non-negro) population in occupied units, 63,358 (or 18.6%) live in overcrowded conditions. For the 23,355 blacks in occupied units, 5,451 (or 22.5%) live in overcrowded conditions.

Any successful effort to achieve the goal of a decent home in a suitable environment for all Americans must take into account, among other considerations, the need to reduce the excessive number of whites or the excessive percentage of blacks living in homes without an adequate number of rooms for the number of occupants.



## V. HOUSING FOR LOW AND MODERATE INCOME FAMILIES

### A. Public Housing

The public housing program as it is known today was established by the U. S. Housing Act of 1937 to combat the economic crises of the depression. This first U. S. Housing Act created the U. S. Housing Authority and the basic provisions of the federal public housing programs. The legislation authorized the Federal Government to make construction loans, capital grants, loan guarantees, and annual contributions to local housing authorities (L.H.A.) involved in slum clearance and low-rent housing projects.

One of the functions of the early housing programs was to provide decent, safe, and sanitary dwellings for families whose incomes were temporarily reduced by the depression. It was expected that the tenants would vacate these units for private dwellings as soon as economic conditions improved. As a result, the projects did not include facilities or services designed to encourage the tenant's social or economic advancement. The original state and federal housing programs were primarily designed to provide interim housing. While the early occupants of public housing may have needed only decent, inexpensive shelter, the later occupants have manifested a need for special services--such as home counseling, health care, employment guidance and job training.

Much of the housing provided was of the "project" type containing many units--often physically and socially isolated from the rest of the community. This has resulted in social problems among project tenants because of the lack of social services and large project size. Because of these problems, the Housing Act of 1949 stressed the importance of developing sound neighborhoods while providing decent housing--not simply providing shelter. Since 1965, with the reorganization of several agencies concerned with housing and related urban problems into the Department of Housing and

Urban Development, many new types of housing programs have been developed in hopes of achieving the national goals. The 1968 Housing Act established a 10-year national housing goal of 26 million units, 6 million for those of low and moderate income. Most notable in this Act was what is commonly referred to as Section 235 and Section 236 housing. For details on the number of units constructed under these programs in the region, see Table XII, Appendix. In addition, the Operation Breakthrough program was initiated in an attempt to remove barriers obstructing large-scale housing production. In 1970, the Housing and Urban Development Act was passed. The provisions of this Act included a 2-year experimental program to demonstrate the feasibility of permitting low-income families to find rental housing of their own choice in the private housing market. The Springfield-Holyoke area has recently (April 1972) been designated by H.U.D. as a test area for this program. The Act also contains a section dealing with Urban Growth and New Communities, and extends authority for Section 235 and 236 programs.

1. Housing Authorities: Organization, Purpose and Powers Under Massachusetts General Laws

A housing authority consists of five members who are responsible for policy decisions. These members may employ an executive director and staff to administer and manage operations of the housing authority. In a city, four of the five members are appointed by the Mayor with City Council approval. The initial terms must be designated as one, two, four and five years. In a town, four of the five members are elected in a town-wide election. The member receiving the highest number of votes has a five-year term, etc. (The town meeting may vote to authorize the Selectmen to appoint the four members to serve until successors can be elected at the next town-wide election.) The fifth member of the local housing authority (L.H.A.) is appointed by the Department of Community Affairs for a term

of three years. Following these initial terms in office, the successors serve for a period of five years. Members appointed or elected, as well as the state appointment, are subject to the following qualifications:

- a) must be a resident of the city or town in which they are to serve;
- b) for a city, one member of the Board must represent local labor; and,
- c) one member may be a tenant in a public housing project.

The main purpose of permitting each city or town to establish a housing authority is to allow each municipality to assume local responsibility for providing and/or managing housing for families, individuals and elderly persons of low income. When the need for public housing is determined, the City Council (with approval of the Mayor) or a town at an annual town meeting or special meeting called for the purpose of forming a L.H.A. may, by a majority vote, provide for the organization of an authority. The necessary papers and documents may be obtained from the Department of Community Affairs.

Once formed, the housing authority is empowered to undertake the following activities:

- . provide housing developments for families and elderly of low income
- . provide relocation developments
- . study housing needs and markets, population and income
- . receive loans, grants and annual contributions from the federal and state governments or from any other sources, public or private
- . take by purchase or eminent domain, lease or acquire any property determined by the housing authority to be reasonable to carry out the purpose of the Housing Authority Act
- . lease, operate or revise schedules of rents for any project

An authority cannot receive federal or state funds for a low-rent housing project without the approval of the

Mayor in a city or the Chairman of the Board of Selectmen in a town and the agreement and approval of a project by either the Department of Housing & Urban Development (H.U.D.) or the Department of Community Affairs (D.C.A.) Occupancy in a L.H.A.'s project is restricted to lower income families, including elderly individuals (62 years and older), the handicapped, and persons and families displaced by urban renewal or other government action. Income limits for admission and continued occupancy are set by the local housing authority under federal guidelines for federal projects, and state guidelines for state-assisted projects. The authority also establishes the rents which are based on the tenants' ability to pay rather than the actual value of the unit. Rents are lowered through a combination of federal and local subsidies which in effect results in public housing rents which approximate the monthly operating costs. Recently, however, with the Brooke Amendment, the federal government can subsidize--in addition to development, principal and interest costs--part of the yearly operating costs in those instances where rents exceed 25% of the lowest income families.

## 2. Types of Programs: Methods of Construction and Acquisition

The above provides a general description of the provisions of the public housing program which apply to both the conventional methods of construction, used since passage of the 1937 Act, and to the turnkey techniques developed in the mid-1960's. A third approach--the leased housing program authorized by the 1965 Housing Act--relies on the leasing of existing housing which is either privately or publicly owned. The basic policies and procedures governing these methods are outlined below.

Conventional Projects. Most of the public housing development in the region has been of this type. Under this method, the L.H.A. acts as its own developer. The authority selects the housing site, obtains proper zoning, employs



its own design team, and when plans are complete, takes competitive bids and awards the construction contract to the lowest eligible bidder, subject to H.U.D. or D.C.A. approval.

Turnkey Projects. Under the turnkey method, the housing authority contracts with private developers, builders or rehabilitators, to purchase upon satisfactory completion, housing they have built or rehabilitated. The main advantage of turnkey over the conventional approach is considerable savings in development time. The developer, rather than the L.H.A., handles such time-consuming steps as site acquisition, preparation of plans, re-zoning petitions, and awarding of competitive bids.

Leased Housing. Section 23 of the U. S. Housing Act of 1937, added by Section 103(a) of the Housing and Urban Development Act of 1965, provides one of the most versatile approaches available for meeting the housing needs of low-income families. (The state has a similar program--Chapter 707.) Under the legislative authorization, federal (state) financial assistance in the form of annual contributions is given to local public housing agencies to make privately-owned dwellings available to families of low income at rents they can afford.

In addition to local housing authorities, any state, county, municipal or other governmental agency authorized to engage in the development of administration of low-rent housing or slum clearance may also undertake a leasing program. The operation of the program must be authorized by resolution of the local governing body of the locality in which units are to be leased.

The legislation indicates a preference for scattered site housing, but authorizes local authorities themselves to waive this provision. The type of housing may be single family, row house or apartment units in multi-family structures. The same rent schedules and income

limits as those applied in other low-rent housing operated by the local authority may, but need not, be used. The tenant selection can be made either by the owner, the L.H.A. or by the owner from lists of eligible applicants provided by the authority.

The leased housing program provides a method of satisfying the housing needs of low-income families as well as a method for landlords to improve the physical condition of their structures. Public housing makes payments to the municipality in lieu of taxes--a sum determined by the city or town and the authority. Section 23 housing gives the low-income family the same benefits as public housing, and the structures, through rehabilitation, are not removed from the market but rather continue to pay taxes. The overall result is that the municipality gains in tax revenue, and the people gain by obtaining safe, sanitary and decent housing. The landlords who enter into this program are given an "intent to lease" which is used as the tool to acquire loans from local banks to rehabilitate the structures so as to raise them to specifications. The leases run from one to 10 years, and the profit allowed the landlord is somewhere around 6%.

This Section 23 leased housing program is, in a sense, a slum clearance program--but one utilizing rehabilitation rather than demolition. This program is aimed at helping out the landlord so that he can operate at a profit, allows low-income people to live under improved living conditions at rents they can afford, offers incentive to bring structures up to a safe, sanitary and decent condition, and lastly allows the municipality to benefit in that the tax situation is improved.

Other Public Housing Programs. Additional public housing programs which can be undertaken by a local authority to acquire public housing units include purchase and rehabilitation of existing units, and combined public/private ownership of a housing project. Under the Turnkey II Program, the local housing authority can turn over the management

aspect of a low-rent, publicly-owned housing project to a private firm.

The programs indicated above are aimed primarily at rental housing owned or operated by public housing authorities. The Housing Act of 1968 has extended the opportunities for home-ownership by permitting the public housing tenants to purchase condominium apartments as well as detached or semi-detached homes. The 1968 Act also allows the local authority the opportunity to purchase or construct housing units for re-sale to low-income tenants. This method is known as Turnkey III.

B. Public Housing in the LPVRPD

1. Existing Public Housing Stock

There are 5,167 units of low-rent, public housing in the region under management by the local housing authorities. In 1965, there were 3,635 units of public housing, 2.3% of the total occupied housing units in the region. This has increased to 3.0% in 1971. As of 1965, approximately one third (35.3%) of the region's public housing units were constructed under federal programs; whereas in the state as a whole, almost one half (48.0%) of all low-rent public housing was provided with federal aid. In 1971, the federally-aided projects increased to 43.0% in the LPVRPD and 52.8% for the state as a whole (see Table 30).

TABLE 30

LOW RENT PUBLIC HOUSING UNITS  
MASSACHUSETTS AND LPVRPD\*

	1971	
<u>Federally-aided</u>	<u>Massachusetts</u>	<u>LPVRPD</u>
Low Rent and Elderly	26,347	2,248
<u>State-aided</u>		
Elderly	8,810	1,831
Low Rent	<u>14,715</u>	<u>1,088</u>
Total	49,872	5,167

Source: Local Housing Authorities and Public Housing Report, D.C.A., 1971

\*does not include units under leased housing or rental assistance programs

Twenty-one of the 43 municipalities in the region have established a local housing authority, 16 of which have provided public housing. This means that all communities of over 10,000 population--with the exception of Longmeadow--have a local housing authority and provide low-income public housing. The towns of Granby, Hadley, Southwick, Belchertown, Hatfield, Monson and Ware, of under 10,000 population, have housing authorities. Of these towns, to date, Hadley, Belchertown and Palmer have provided public housing. The detailed tabulation of the number of public housing units by the various state and federal programs and by community are shown in Table 31; the location of public housing projects is shown on Map 5 of this report. Only 4 cities have used federal aid for the provision of public housing in the region. They are the 3 cities of the central urban core, and the City of Northampton--the 4 largest communities in the region. It appears that the primary reason for the preference, particularly in the smaller communities, for the state programs is that it is administratively easier to obtain the necessary approvals. So far, it is only the larger municipalities with greater administrative capacity which have taken advantage of the federal programs.

Of the total public housing units, 75% are provided in the 3 central cities and 85% in the 5 cities of the region. There is a heavy emphasis on the provision of housing for the elderly. Forty-six percent of all public housing units have been constructed for the elderly in the combined state and federally-aided programs; in fact, 8 of the 16 communities provide only public housing for the elderly. In the region, this trend of providing elderly public housing has been very pronounced.



TABLE 31

LOW RENT PUBLIC HOUSING UNITS IN THE LPVRPD BY MUNICIPALITY  
1971

	<u>State Aided</u>			<u>Federally Aided</u>		
	<u>Veteran</u>	<u>Elderly</u>	<u>Total</u>	<u>Low Income</u>	<u>Elderly</u>	<u>Total Units</u>
Agawam	44	92	136			
Amherst	--	30	30			
Belchertown	--	48	48			
Chicopee	226	478	704	220	87	307
Easthampton	31	70	101			
East Longmeadow	--	92	92			
Hadley	--	40	40			
Holyoke	219	82	301	484	309	793
Ludlow	--	40	40			
Northampton	80	136	216	50	62	112
Palmer	--	48	48			
South Hadley	--	88	88			
Springfield	532	263	795	568	272	840
West Springfield	90	122	212			
Westfield	62	162	224			
Wilbraham	--	40	40			
Total	1,284	1,831	3,115	1,322	730	2,052

Source: Lower Pioneer Valley Regional Planning Commission data  
and Local Housing Authorities

Of all the public housing units constructed since 1960 (3,020), almost 65% (2,232) were constructed specifically for the elderly. Only Springfield (568) and Chicopee (220) have built any non-elderly public housing units since 1960. For detailed figures of public housing provided before and after 1960, see Table XI, Appendix. All of the communities, with the exception of Easthampton, constructed more units since 1960 than before; Springfield almost doubled its stock of public housing; and Chicopee, Westfield and Agawam more than doubled their public housing units since 1960.

The initial public housing projects were mainly to provide inexpensive shelter for those who could not financially afford suitable housing. Because it was felt that better management could be provided if all units were in one structure, rather than on scattered sites, the large "project" type of development resulted. The projects of large size in the region and some of the first to be constructed consisted of 226 veteran units (1951) in Chicopee; 167 units (1939) and 219 units (1943) for low income families, and 219 veteran units (1951) in Holyoke; and 200 veteran units (1949), 332 veteran units in two projects (1951), and 388 low income and elderly units (1963) in Springfield. Since this time (1963), most of the public housing projects have been on a smaller scale, averaging somewhere around 50 units per project, and with the leased housing program, scattered single units are being located throughout the areas of L.H.A. jurisdiction, especially in Springfield and Holyoke. For details by municipality, by public housing project name, type and number of units, street location, funding agency and year built, see Table XIII, Appendix, and Map 5, Housing Development at the end of this report. The scattered development and smaller sites have not produced particular management problems and, in fact, this type of development seems to increase the tenant's sense of responsibility because of their removal from the "project environment." While it may be necessary in the central urban core to develop extensive projects, because of economic factors, it appears that in this region as a whole emphasis should be on small-site public housing development as suitable means of providing public housing to those in need throughout the region. This includes low income families--not just the elderly.

In the LPVRPD, consisting of 43 cities and towns, the 5 cities and 3 towns of Agawam, Easthampton and West Springfield provide low income family public housing accommodations. The above-mentioned municipalities also provide

elderly housing along with 8 additional towns (see Table XI, Appendix). This leaves 22 municipalities which have neither a local housing authority nor public housing.

## 2. Income Limits for Public Housing

The local housing authorities in the region establish the income limits for admission to and continued occupancy of its public housing, subject to state or federal approval. The income criteria for eligibility can vary among the authorities, but generally the income is figured on the family's gross income less any allowable deductions such as social security and \$100 deductible for each minor child in the family. Table 32 compares the admission limits set by the five largest authorities in the region whose local governments represent almost 60% of the total population in the LPVRPD. Most of the city-wide housing authorities have established special income limits for families and individuals displaced by public action and for elderly (62 years and older) or handicapped persons. These limits are set at 120% of the regular limits for admission.

Generally, the local authorities allow over-income families to remain in the public housing unit for a reasonable time until private housing accommodations can be located. During this time, their rents are set at the maximum rate of the local housing authority--usually 20 to 25% of the annual income. If the public housing authority determines that, due to special circumstances, the family is unable to find decent, safe and sanitary housing within its financial reach, although making every reasonable effort to do so, then the family may be permitted to remain for the duration of such a situation if it pays an increased rent consistent with such family's increased income.

TABLE 32

MAXIMUM INCOME LIMITS FOR ADMISSION TO  
FAMILY PUBLIC HOUSING BY SELECTED LOW-  
INCOME FAMILY SIZES FOR THE HOUSING  
AUTHORITIES IN THE FIVE CITIES 1972

<u>Municipality</u>	<u>1 Person Family</u>	<u>4 Person Family</u>	<u>7 Person Family</u>	<u>10 or More Person Family</u>
Springfield	3,900	5,400	6,200	6,800
Chicopee	4,600	6,000	6,800	7,400
Holyoke	4,600	6,000	6,800	7,400
Northampton	4,000	5,300	6,200	6,800
Westfield <sup>(1)</sup>	4,800	5,200	6,400	6,400

Source: Local Housing Authorities, 1972

(1) only state program; no federal public housing

### 3. Public Housing Needs in the LPVRPD

To arrive at an estimate of overall regional needs for public housing units, several factors must be considered. Some guidance has been made available through the local housing authorities in terms of waiting lists, turnover of units, and proposed additional public housing activity. Other factors to be considered are the number of low-income families and the family size, how many of them live in unsuitable housing units--determined through evaluation of condition factors as reported in 1970 Census of Housing, and the number of low-income family renters with high rent to income ratios.

According to the information received from the local housing authorities, there is a current waiting list of 3,893 eligible applicants. This covers only the 16 municipalities with a housing authority and public housing units in existence.

It should be realized that part of this information is based on estimates, since not all housing authorities keep formal waiting lists. In any case, the size of the waiting lists indicates that there are more applicants than there are available housing units. The turnover of



units varies from community to community and also depends on the type of public housing. From the limited information available, it appears that the turnover of veterans' housing and low-income housing runs at 10 to 12% of total units (2,887) or approximately 290 units per year. The turnover of elderly housing is considerably lower, about 1.5% of the total units (2,587) or 39 units. At this rate there appears to be a total turnover of public housing units of approximately 330 per year in the 16 municipalities with units under a L.H.A. According to data collected from the local housing authorities, the number of applicants on waiting lists increased by 800 from 1969 to 1970. The turnover, therefore, only satisfies a very small proportion of the annual applications received. Based on this, the present waiting lists indicate a need of approximately 4,000 additional units or more.

Another method of estimating the public housing needs of the region is to start from the eligibility requirements for admission to public housing. Income is the prime determinant for eligibility. A family should spend no more than 25% of its income for housing.

#### C. Privately-Sponsored Rental and Cooperative Housing

Up to 1959, all federally subsidized housing projects were owned and operated by local public housing authorities. The Housing Act of 1959 (P.L. 86-372) under Title II, Section 202 provided that federally-subsidized housing could be developed through non-profit and/or limited dividend organizations. Through direct 100% of development costs loans from the Department of Housing & Urban Development, rental or cooperative housing for the elderly or handicapped could be developed by such organizations. The loans were made originally at a rate based on the average interest rate on all governmental obligations. The 1965 Housing Act amended the Section 202 program to limit the interest rate to no more than 3%.

The Housing Act of 1961 (P.L. 87-70) Section 221(d)(3) below-market-interest-rate (BMIR) amplified the Section 221 mortgage insurance program for displaced families to provide more liberal terms and to broaden the program to apply to low and moderate income families generally. The 221(d)(3) program authorized the Federal National Mortgage Association (Fannie Mae or FNMA) to purchase the mortgage loans (made to limited-dividend, cooperative corporations and non-profit groups) at low interest rates based on the average interest paid on the outstanding federal debt. The 1965 Housing Act also limited the interest rates to no more than 3%.

In addition to the provision of financial assistance for the development costs of housing projects, the 1965 Housing Act (P.L. 89-117) established the rent supplement program. This program authorizes the Secretary of Housing & Urban Development to make, and contract to make, annual payments to a "housing owner" on behalf of "qualified tenants"--that is lower income families who are elderly, handicapped, displaced, victims of a natural disaster, or occupants of substandard housing. This new assistance technique was developed to provide housing assistance according to the needs of individual families rather than to subsidize the development costs. This program provides that eligible lower income tenants pay no more than 25% of their adjusted income for rent. The federal government meanwhile provides the difference in rent between the 25% paid by the tenant and the full market rent.

In 1968 two new innovative techniques were developed in terms of federal housing assistance. Under the Housing Act of 1968, Section 236, Rental and Cooperative Housing for Lower Income Families--Interest Reduction Payments, FHA insures private lenders against losses on mortgage loans to finance acquisition, rehabilitation and new construction of rental and cooperative housing for lower income families. In addition, FHA makes interest reduction payments to the lenders in order to enable lower rental charges. The interest

reduction payments to the lenders on behalf of the mortgagors will reduce rentals to a basic charge, and a tenant or cooperative member will either pay the basic charge or such greater amount as represents 25% of his income, but not in excess of the charges which would be necessary without any interest-reduction payments. The interest reduction payment to the lender can be in an amount not exceeding the difference between the monthly installment for principal, interest and mortgage insurance premium and the monthly payment for principal and interest the mortgagor would be obligated to pay if the mortgage were to bear interest at the rate of 1% per year.

Generally, tenants who pay less than the fair market rental charge for their units will have to have incomes, at the time of initial rent up of the project, not in excess of 135% of the maximum income limits that can be established in the area for initial occupancy in public housing units.

Section 235, Homeownership for Lower Income Families--Interest Subsidy is similar to the Section 236 program in terms of assistance, but it is for lower income families seeking homeownership. This program reduces the mortgage interest as low as 1% and extends the mortgage repayment period for up to 40 years. Table XII, Appendix, lists the Section 235 homes and Section 236 rental accommodations constructed in the district by municipality.

The interest subsidy assistance payment is available for a purchaser having an income, at the time of his initial occupancy, not in excess of 135% of the maximum income limits that can be established in the area for initial occupancy in public housing.

These programs are aimed at low and moderate income families with incomes that exceed the public housing limits but who cannot afford private, standard housing.

Table 33 illustrates the family income limits for FHA Sections 235 and 236 housing for the counties of Hampden

and Hampshire. Where a municipality has public housing, the Section 235 and 236 income limits are determined to be 135% of those public housing limits. Where no public housing exists, the county family income limits apply.

TABLE 33

FAMILY INCOME LIMITS FOR FHA SECT. 235 & 236 HOUSING, 1972

County	Number of Persons in a Family									
	1	2	3	4	5	6	7	8	9	10
Hampden ) Hampshire)	\$6210	7020	7695	8100	8505	8910	9180	9450	9720	9990

Source: FHA Income Limits, 1972

The map at the end of this report locates each subsidized and public housing project within the Lower Pioneer Valley Region.

D. State Housing Activity

In 1965 the Special Commission on Low-Income Housing submitted its report, "Recommendations of the Special Commission on Low Income Housing" to the Legislature, which led to the establishment of the Massachusetts Housing Finance Agency (MHFA.) This new agency, established by Chapter 708 of the Acts of 1966, is an independent state agency in the Department of Community Affairs, but is not subject to the supervision or control of that or any other department. MHFA is authorized to make first mortgage loans to finance the building or rehabilitation of multi-dwelling housing projects designated and planned to be available at low and moderate rentals for persons and families of low income, as defined in the MHFA statute. MHFA's funds are derived from the sale of tax-exempt bonds and notes, and its lending rates are determined by the amount which it pays in the bond market upon issuance of such securities. At least 25% of the units in each project must be made available to persons and families of low income.



The objective of the Massachusetts Housing Finance Agency is to finance the development of housing which will, from the time of its initial occupancy, be responsive to the most critical housing needs of the housing market area which it will serve and which will, throughout its intended life:

- . be perceived as well-designed and constructed,
- . be responsive to the needs and tastes of its occupants,
- . constitute a positive contribution to the physical, social and economic development of the community,
- . provide housing for persons and families of low income, and
- . achieve social and economic integration.<sup>(1)</sup>

As a further step towards solving the housing shortage for low and moderate income families, an Act providing for the construction of low or moderate income housing in cities and towns in which local restrictions hamper such construction became law under Chapter 774 of the Acts of 1969.

The intent of Chapter 774 is to stimulate the construction of low and moderate income housing in the suburban communities. The only builder-developers who have recourse to the provisions of 774 are public agencies, non-profit corporations, and limited dividend corporations. The private for-profit builder-developer is not eligible for assistance under this Act.

Complete information pertaining to procedures, eligibility and criteria guidelines is contained in the Commission report, "Location of Low and Moderate Income Housing Sites," March 1970.

#### E. Regional Approach for Housing Low-Income Families

In 1970, the Commission formed the Citizens' Advisory Committee on Housing. One of the primary goals of the

(1) Operations Handbook, MHFA, Boston, Mass., July 1969

Commission is the development of programs and policies eventually resulting in the realization of a decent house--in a suitable living environment--for every family. But this the Commission cannot do alone. Active participation by informed citizens is needed, along with the utilization, in a positive way, of the leadership and organizations that can effectively assist in the Commission's efforts. The Advisory Committee has assisted the Lower Pioneer Valley Regional Planning Commission in defining and realizing specific problems and thus setting more meaningful planning objectives to be achieved through the Commission's annual work program. In this way, the Committee has and will continually assist the Commission in developing housing-related plans and proposals which will reflect, to the greatest possible degree, the goals, aspirations and choices of all segments of the regional community.

Notable among the problems are the following:

- . the central core and satellite cities (Northampton and Westfield) contain a disproportionate share of the public housing (83%) in terms of population (58%).
- . the housing industry delivered approximately 28,000 units to the region over the decade 1960-1969. The report of the Douglas Commission on housing documents a national need of 26 million units in the 10 years from 1968; pro-rated to this region in simple terms of population, 75,000 units will be required in the next decade--nearly 3 times the rate of production over the past 10 years.
- . a wide-spread lack of public knowledge and use of housing programs, code enforcement programs, tenant rights and responsibilities.

Because of the many problems and obstacles that have become apparent--from the lack of a local housing authority in a community, to not providing for apartment development which would more readily allow for Section 236 programs, for example--it has become clear that communities should plan for all types of residential development for families of varying income. This can be accomplished through adequate planning and the provision of suitable development tools--

namely, zoning and subdivision controls. A community could also designate sites suitable for subsidized multi-family housing (land bank), foster the organization of sponsor groups, and in general plan for, rather than oppose, such development. In this way, by emphasizing the development of the total residential community, rather than individual houses, adequate provision of housing becomes possible.

To this end, at the regional level, continuous monitoring of regional housing needs is a necessary undertaking. There is no other agency which is in a position to forecast housing development throughout the two-county area, assess the regional needs for public programs and assist in their integration at the local level.

One of the current tasks of the Commission is to designate vacant land suitable for residential development throughout the region. This should assist in the distribution of adequate housing in terms of locational choice and cost for every family.

Estimates presented earlier clearly indicate that the existing stock of all housing, including public and subsidized units, is inadequate to deal with the region's housing needs. If the national goal and regional needs are to be satisfied, without overwhelming individual municipalities with residential development, concerted and cooperative action must be taken by all the municipalities of the region with the help and guidance of the regional planning commission.

## TOTAL HOUSING UNITS, 1950, 1960 and 1970, and

## OCCUPIED HOUSING UNITS, 1950, 1960 and 1970

	Total Housing Units					Occupied Housing Units				
	1950	1960	% Change 50-60	1970	% Change 60-70	1950	1960	% Change 50-60	1970	% Change 60-70
<u>Central Urban Core</u>										
Springfield	47,414	58,713	23.8	56,341	-4.4	46,708	55,020	17.8	53,876	-2.0
Chicopee	13,031	17,747	36.1	20,383	14.9	12,832	16,886	31.5	19,824	17.3
Holyoke	16,466	18,640	13.2	18,458	-1.0	16,283	17,432	7.1	17,111	-1.8
SUBTOTAL	76,911	95,100	23.6	95,182	00.1	75,823	89,338	17.8	90,811	1.6
<u>East Suburban</u>										
Amherst	1,824	3,133	71.8	5,104	62.9	1,770	2,936	65.9	4,954	68.7
East Longmeadow	1,258	2,933	133.1	3,735	27.3	1,179	2,867	143.2	3,685	28.5
Granby	582	1,168	94.1	1,487	27.3	525	1,071	104.0	1,462	36.5
Hadley	738	904	22.5	1,236	36.7	711	862	21.2	1,184	37.3
Hampden	446	733	64.3	1,264	72.4	386	659	70.7	1,222	85.4
Longmeadow	2,029	3,147	55.1	4,478	42.3	1,938	3,054	57.9	4,414	44.6
Ludlow	2,425	4,030	66.4	5,220	29.5	2,310	3,835	66.0	5,131	33.7
South Hadley	2,671	4,078	52.7	4,997	22.5	2,570	3,852	50.0	4,737	22.9
Wilbraham	1,264	2,297	81.7	3,412	48.5	1,362	2,148	57.7	3,320	54.5
SUBTOTAL	13,237	22,423	69.3	30,933	37.9	12,751	21,284	66.9	30,109	41.4
<u>West Suburban</u>										
Northampton	6,885	8,581	24.6	8,940	4.2	6,655	7,902	18.7	8,579	8.5
Westfield	6,351	8,319	31.0	9,809	17.9	6,059	7,805	28.8	9,464	21.2
Agawam	2,942	4,563	55.1	7,083	55.2	2,703	4,417	63.4	6,843	54.9
Easthampton	3,133	3,984	27.2	4,433	11.3	3,065	3,816	24.5	4,302	12.7
Southampton	440	712	61.8	912	28.1	392	602	53.6	868	44.1
Southwick	1,134	1,727	52.3	1,935	12.0	808	1,393	72.4	1,806	29.7
West Springfield	6,112	7,478	22.2	9,645	28.9	5,850	7,225	23.5	9,294	28.6
SUBTOTAL	26,997	35,364	31.0	42,757	20.9	25,532	33,160	29.8	41,156	24.1
<u>East Rural</u>										
Belchertown	954	1,241	30.1	1,583	27.5	782	1,043	33.3	1,434	37.5
Brimfield	329	610	85.4	828	35.7	202	382	89.1	577	51.0
Holland	357	623	74.5	892	43.1	111	171	54.0	275	60.8
Monson	1,384	1,708	23.4	1,948	14.0	1,274	1,540	20.8	1,824	18.4
Palmer	2,818	3,363	19.3	3,952	17.5	2,654	3,136	18.1	3,765	20.0
Pelham	200	255	27.5	307	20.1	167	231	38.3	297	20.7
Wales	335	442	31.9	255	-42.3	145	184	26.8	232	26.0
Ware	2,293	2,505	9.2	2,900	30.6	2,209	2,394	8.3	2,791	29.7
SUBTOTAL	8,670	10,747	29.6	12,665	21.0	7,544	9,081	20.3	11,195	23.2
<u>West Rural</u>										
Blandford	280	314	12.1	362	15.2	180	190	5.6	269	41.5
Chester	397	456	14.9	396	-13.2	356	348	-2.2	328	-5.7
Chesterfield	242	294	21.4	300	2.0	132	154	16.6	199	29.2
Cummington	257	252	-1.9	282	11.9	182	172	-5.4	193	12.2
Goshen	168	267	58.9	193	-27.7	89	109	22.4	141	29.3
Granville	294	350	19.0	354	1.1	233	267	14.6	308	15.3
Hatfield	618	728	17.7	893	22.6	609	692	13.6	868	25.4
Huntington	525	592	12.8	640	8.1	398	402	1.0	473	17.6
Middlefield	146	158	8.2	174	10.1	91	86	-5.5	91	5.8
Montgomery	88	133	51.1	154	15.7	43	100	132.6	129	29.0
Plainfield	138	167	21.0	174	4.1	70	77	10.0	96	24.6
Russell	406	453	11.5	430	-0.7	368	399	8.4	411	3.0
Tolland	78	125	60.3	164	31.2	29	34	17.2	55	61.7
Westhampton	132	271	105.3	303	11.8	131	162	23.7	218	34.5
Williamsburg	657	713	8.5	737	3.3	595	632	6.2	698	10.4
Worthington	297	305	2.6	356	16.7	145	182	25.5	234	28.5
SUBTOTAL	4,723	5,578	18.1	5,912	5.9	3,651	4,006	9.7	4,711	17.5
<u>TOTAL STUDY AREA</u>	130,538	169,212	29.6	187,449	10.9	125,301	156,869	25.1	177,982	13.6

Source: U.S. Housing Census 1950, 1960 and 1970, and Unpublished PH-1.



APPENDIX TABLE II POPULATION AND POPULATION IN HOUSEHOLDS\*, 1960 and 1970

	POPULATION			POPULATION IN HOUSEHOLDS*		
	1960	1970	% Chg.	1960	1970	% Chg.
<u>CENTRAL URBAN CORE</u>						
Springfield	174,463	163,905	-6.1	170,873	158,530	-7.7
Chicopee	61,553	66,676	8.3	58,016	63,737	9.8
Holyoke	52,689	50,112	-4.9	51,505	48,840	-5.4
Subtotal	288,705	280,693	-2.7	280,394	271,107	-3.4
<u>EAST SUBURBAN</u>						
Amherst	13,718	26,331	92.0	8,810	14,517	64.7
East Longmeadow	10,294	13,029	26.6	10,264	12,937	26.0
Granby	4,221	5,473	29.7	4,159	5,392	29.6
Hadley	3,099	3,750	21.0	3,088	3,706	20.0
Hampden	2,345	4,572	95.0	2,337	4,507	92.8
Longmeadow	10,565	15,630	48.0	10,522	15,324	45.6
Ludlow	13,805	17,580	27.3	13,662	17,527	28.2
South Hadley	14,956	17,033	13.9	13,352	15,309	14.6
Wilbraham	7,387	11,984	62.2	7,387	11,984	62.2
Subtotal	80,390	115,382	43.5	73,581	101,203	37.5
<u>WEST SUBURBAN</u>						
Northampton	30,058	29,664	-1.3	23,742	24,153	1.7
Westfield	26,302	31,433	19.5	25,780	29,917	16.0
Agawam	15,718	21,717	38.2	15,644	21,569	37.8
Easthampton	12,326	13,012	5.6	12,248	12,926	5.5
Southampton	2,192	3,069	40.0	2,192	3,069	40.0
Southwick	5,139	6,330	23.2	5,139	6,330	23.1
West Springfield	24,924	28,461	14.2	24,493	28,103	14.7
Subtotal	116,659	133,686	14.5	109,238	126,067	15.4
<u>EAST RURAL</u>						
Belchertown	5,186	5,936	14.5	3,600	4,611	28.0
Brimfield	1,414	1,907	34.9	1,358	1,874	37.9
Holland	561	931	66.0	516	931	80.4
Monson	6,712	7,355	9.6	4,984	5,895	18.2
Palmer	10,358	11,680	12.8	10,333	11,625	12.5
Pelham	805	937	16.4	805	937	16.3
Wales	659	852	29.3	659	829	25.7
Ware	7,517	8,187	8.9	7,400	8,161	10.2
Subtotal	33,212	37,785	13.7	29,700	34,863	17.3
<u>WEST RURAL</u>						
Blandford	636	863	35.7	636	863	35.6
Chester	1,155	1,025	-11.3	1,119	1,025	-9.1
Chesterfield	556	704	26.6	540	697	29.0
Cummington	550	562	2.2	550	562	2.1
Goshen	385	483	25.5	385	483	25.4
Granville	874	1,008	15.3	874	1,008	15.3
Hatfield	2,350	2,825	20.2	2,342	2,825	20.6
Huntington	1,392	1,593	14.4	1,376	1,586	15.2
Middlefield	315	288	-8.6	309	288	7.2
Montgomery	333	446	33.9	313	446	42.4
Plainfield	237	287	21.1	237	287	21.0
Russell	1,366	1,382	1.2	1,363	1,382	1.3
Tolland	101	172	70.3	101	172	70.2
Westhampton	583	793	36.0	583	777	33.2
Williamsburg	2,186	2,342	7.1	2,166	2,289	5.6
Worthington	597	712	19.3	588	712	21.0
Subtotal	13,616	15,485	13.7	13,482	15,402	14.2
TOTAL STUDY AREA	532,582	583,031	9.5	506,354	548,642	8.4

Source: U.S. Census, Population and Housing, 1960, PHC (1)--150; U.S. Census 1960 Unpublished PH-1; 1970 First Count Summary Tape, Population and Housing.

\*i.e. Population in occupied housing units, excluding inmates of group quarters--students, military and other institutionalized persons.

## TOTAL POPULATION IN HOUSEHOLDS\*, OCCUPANCY BY TENURE, and PERSONS/D.U. 1960 and 1970

	1960					1970				
	Total Pop. in Hshlds.*	Occupied Housing Units			Pers per D.U.	Total Pop. in Hshlds.*	Occupied Housing Units			Pers. per D.U.
		Total	Owner Occupied	Renter Occupied			Total	Owner Occupied	Renter Occupied	
<u>Central Urban Core</u>										
Springfield	170,873	55,020	27,636	27,384	3.1	158,530	53,876	27,473	26,403	2.9
Chicopee	58,016	16,386	9,320	7,566	3.4	63,737	19,824	10,878	8,946	3.2
Holyoke	51,505	17,432	5,396	12,036	3.0	48,840	17,111	6,096	11,015	2.9
SUBTOTAL	280,394	89,338	42,352	46,986	3.1	271,107	90,811	44,447	46,364	3.0
<u>East Suburban</u>										
Amherst	8,810	2,936	1,687	1,249	3.0	14,517	4,954	2,338	2,616	2.9
East Longmeadow	10,264	2,867	2,672	195	3.6	12,937	3,685	3,400	285	3.5
Granby	4,159	1,071	930	141	3.9	5,392	1,462	1,228	234	3.7
Hadley	3,088	862	689	173	3.6	3,706	1,184	868	316	3.1
Hampden	2,337	659	591	68	3.6	4,507	1,222	1,108	114	3.7
Longmeadow	10,522	3,054	2,967	87	3.5	15,324	4,414	4,229	185	3.5
Ludlow	13,662	3,835	3,112	723	3.6	17,527	5,131	4,009	1,122	3.4
South Hadley	13,352	3,852	2,962	890	3.5	15,309	4,737	3,461	1,276	3.2
Wilbraham	7,387	2,148	1,857	291	3.4	11,984	3,320	3,012	308	3.6
SUBTOTAL	73,581	21,284	17,467	3,817	3.5	101,203	30,109	23,653	6,456	3.4
<u>West Suburban</u>										
Northampton	23,742	7,902	4,500	3,402	3.0	24,153	8,579	4,889	3,690	2.8
Westfield	25,780	7,805	5,375	2,430	3.3	29,917	9,464	6,568	2,896	3.2
Agawam	15,644	4,417	3,800	617	3.5	21,569	6,843	4,716	2,127	3.2
Easthampton	12,248	3,817	2,365	1,452	3.2	12,926	4,302	2,686	1,616	3.0
Southampton	2,192	602	712	63	3.6	3,069	868	786	82	3.5
Southwick	5,139	1,393	1,169	224	3.7	6,330	1,806	1,422	384	3.5
West Springfield	24,493	7,225	4,928	2,297	3.4	28,103	9,294	5,577	3,714	3.0
SUBTOTAL	109,238	33,161	22,849	10,485	3.3	126,067	41,156	26,644	14,509	3.1
<u>East Rural</u>										
Belchertown	3,600	1,043	830	213	3.5	4,611	1,434	1,046	388	3.2
Brimfield	1,358	382	342	40	3.6	1,874	577	490	87	3.2
Holland	561	171	156	15	3.3	931	275	246	29	3.4
Monson	4,984	1,540	1,139	401	3.2	5,895	1,824	1,432	392	3.2
Palmer	10,333	3,136	2,062	1,074	3.3	11,625	3,765	2,515	1,250	3.1
Pelham	805	231	210	21	3.5	937	297	253	44	3.2
Wales	659	184	148	36	3.6	829	232	203	29	3.6
Ware	7,400	2,394	1,435	959	3.1	8,161	2,791	1,726	1,065	2.9
SUBTOTAL	29,700	9,081	6,322	2,759	3.3	34,863	11,195	7,911	3,284	3.1
<u>West Rural</u>										
Blandford	636	190	164	26	3.4	863	269	248	21	3.2
Chester	1,119	348	274	74	3.2	1,025	328	268	60	3.1
Chesterfield	540	154	137	17	3.5	697	199	173	26	3.5
Cummington	550	172	145	27	3.2	562	193	162	31	2.9
Goshen	385	109	95	14	3.5	483	141	123	18	3.4
Granville	874	267	228	39	3.3	1,008	308	274	34	3.3
Hatfield	2,342	692	537	155	3.4	2,825	868	694	174	3.3
Huntington	1,376	402	288	114	3.4	1,586	473	366	107	3.4
Middlefield	309	86	71	15	3.6	288	91	83	8	3.2
Montgomery	313	100	97	3	3.1	446	129	124	5	3.5
Plainfield	237	77	68	9	3.1	287	96	84	12	3.0
Russell	1,363	399	226	173	3.4	1,382	411	295	116	3.4
Tolland	101	34	29	5	3.0	172	55	48	7	3.1
Westhampton	583	162	143	19	3.6	777	218	205	13	3.6
Williamsburg	2,166	632	507	125	3.4	2,289	698	544	154	3.3
Worthington	588	182	145	37	3.2	712	234	210	24	3.0
SUBTOTAL	13,482	4,006	3,154	852	3.3	15,402	4,711	3,901	810	3.3
TOTAL STUDY AREA	506,395	156,870	92,144	64,899	3.2	548,642	177,982	106,556	71,423	3.1

Source: U.S. Census of Population and Housing: 1960 PHC(1)-150  
 U.S. Census Unpublished PH-1  
 U.S. Census of Population and Housing: 1970 First Count Summary Tape

\*i.e. Population in occupied housing units, excluding inmates of group quarters--  
 students, military, and other institutionalized persons.

APPENDIX TABLE IV

VACANT HOUSING, 1960

	Total Housing Stock	Total Vacant Units	Vacant and Available Units				
			Total	% of Total Stock	For Sale	% For Sale	For Rent
<u>Central Urban Core</u>							
Springfield	58,713	3,693	2,996	5.1	421	0.7	2,575
Chicopee	17,747	861	489	2.8	82	0.4	407
Holyoke	18,640	1,208	996	5.3	76	0.4	920
Subtotal	95,100	5,762	4,481	4.7	579	0.6	3,902
<u>East Suburban</u>							
Amherst	3,133	197	134	4.3	24	0.7	110
East Longmeadow	2,933	66	31	1.1	27	0.9	4
Granby	1,168	97	41	3.5	18	1.5	23
Hadley	904	42	17	1.9	8	0.9	9
Hampden	733	74	10	1.4	7	0.9	3
Longmeadow	3,147	93	45	1.4	36	1.1	9
Ludlow	4,030	195	77	1.9	56	1.3	21
South Hadley	4,078	226	111	2.7	39	0.9	72
Wilbraham	2,297	149	53	2.3	47	2.0	6
Subtotal	22,423	1,139	519	2.3	262	1.2	257
<u>West Suburban</u>							
Northampton	8,581	679	338	3.9	42	0.5	296
Westfield	8,319	514	240	2.9	74	0.9	166
Agawam	4,563	146	89	2.0	63	1.3	26
Easthampton	3,984	168	104	2.6	15	0.4	89
Southampton	712	110	13	1.8	9	1.2	4
Southwick	1,727	334	41	2.4	21	1.2	20
West Springfield	7,478	253	131	1.8	51	0.7	80
Subtotal	35,364	2,204	956	2.7	275	0.7	681
<u>East Rural</u>							
Belchertown	1,241	198	33	2.7	14	1.1	19
Brimfield	610	228	20	3.2	11	1.9	9
Holland	623	452	8	1.2	6	0.9	2
Monson	1,708	168	56	3.2	27	1.5	29
Palmer	3,363	227	70	2.0	24	0.7	46
Pelham	255	24	3	1.2	3	1.2	0
Wales	442	258	11	2.4	9	2.0	2
Ware	2,505	111	57	2.2	9	0.3	48
Subtotal	10,747	1,666	258	2.4	103	0.9	155
<u>West Rural</u>							
Blandford	314	124	3	1.0	3	1.0	0
Chester	456	108	13	2.9	3	0.6	10
Chesterfield	294	135	5	1.7	5	1.7	0
Cummington	252	80	9	3.5	4	1.6	5
Goshen	267	158	2	0.8	1	0.4	1
Granville	350	83	10	2.9	8	2.3	2
Hatfield	728	36	6	0.8	5	0.8	1
Huntington	592	190	18	3.0	8	1.3	10
Middlefield	158	72	4	2.5	4	2.5	0
Montgomery	133	33	3	2.3	3	2.3	0
Plainfield	167	90	10	6.0	5	3.0	5
Russell	453	54	23	5.1	5	1.1	18
Tolland	125	91	1	0.8	1	0.8	0
Westhampton	271	109	0	0	0	0	0
Williamsburg	713	81	13	1.8	3	0.4	10
Worthington	305	123	14	4.5	9	2.9	5
Subtotal	5,578	1,567	134	2.4	67	1.2	67
TOTAL STUDY AREA	169,212	12,338	6,348	3.7	1,286	0.7	5,062

VACANT HOUSING, 1970

Total Housing Stock	Total Vacant Units	Vacant and Available Units				
		Total	% of Total Stock	For Sale	% For Sale	For Rent
56,341	2,465	1,939	3.4	201	0.3	1,738
20,383	559	406	1.9	16	0.2	370
18,458	1,347	1,206	6.5	53	0.3	1,153
95,182	4,371	3,551	3.7	290	0.3	3,261
5,104	150	60	1.1	30	0.5	30
3,735	50	21	0.5	17	0.4	4
1,487	25	24	1.6	13	0.9	11
1,236	52	17	1.3	10	0.8	7
1,264	42	18	1.4	13	1.0	5
4,478	64	30	0.6	26	0.5	4
5,220	89	42	0.8	21	0.4	21
4,997	260	162	3.2	24	0.5	138
3,412	92	41	1.2	33	1.0	8
30,933	824	415	1.3	187	0.6	228
8,940	361	157	1.7	36	0.4	121
9,809	345	180	1.8	44	0.4	136
7,083	240	182	2.5	14	0.2	168
4,433	131	108	2.4	37	0.8	71
912	44	18	1.9	4	0.4	14
1,935	129	52	2.6	17	0.9	35
9,645	351	258	2.6	27	0.3	231
42,757	1,601	955	2.2	179	0.4	776
1,583	149	33	2.1	15	0.9	18
828	251	9	1.0	8	0.9	1
892	617	16	1.7	13	1.4	3
1,948	124	46	2.3	14	0.7	32
3,952	187	112	2.8	10	0.2	102
307	10	2	0.6	1	0.3	1
255	23	3	1.1	2	0.8	1
2,900	109	76	2.6	13	0.4	63
12,665	1,470	297	2.3	76	0.6	221
362	93	2	0.5	0	0	2
396	68	4	1.0	3	0.7	1
300	101	8	2.6	7	2.3	1
282	89	4	1.4	2	0.7	2
193	52	2	1.0	0	0	2
354	46	3	0.9	1	0.3	2
893	25	8	0.8	5	0.5	3
640	167	9	1.4	3	0.5	6
174	83	0	0.0	0	0	0
154	25	1	0.6	0	0	1
174	78	3	1.7	3	1.7	0
430	19	6	1.3	1	0.2	5
164	109	0	0.0	0	0	0
303	85	1	0.3	1	0.3	0
737	39	12	1.6	2	0.3	10
356	122	1	0.2	1	0.2	0
5,912	1,201	64	1.0	29	0.4	35
187,449	9,467	5,282	2.8	761	0.4	4,521

Source: U.S. Census of Population and Housing: 1960, PHC(1)-150  
 U.S. Census Unpublished PH-1: 1960  
 U.S. Census of Population and Housing: 1970 First Count Summary Tape



APPENDIX TABLE V

A-5

## HOUSING UNITS BY SIZE, 1960

Central Urban Core	All Units	One Room		Two Rooms		Three Rooms		Four Rooms		Five Rooms		Six Rooms		Seven Rooms		Eight Rooms or More	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Springfield	58,713	3,561	6.0	1,570	2.6	4,593	7.8	10,960	18.6	18,075	30.7	12,502	21.2	4,157	7.0	3,279	5.5
Chicopee	17,747	219	1.2	210	1.1	1,197	6.7	4,547	25.6	7,136	40.2	3,005	16.9	889	5.0	544	3.0
Holyoke	18,640	870	4.6	453	2.4	2,013	10.7	4,867	26.1	5,555	29.8	2,843	15.2	1,093	5.8	946	5.0
SUB AREA TOTAL	95,100	4,650	4.8	2,233	2.3	7,803	8.2	20,374	21.4	30,766	32.3	18,350	19.2	6,139	6.4	4,769	5.0
<u>East Suburban</u>																	
Amherst	3,133	246	7.8	210	6.7	298	9.5	355	11.3	572	18.2	524	16.7	405	12.9	523	16.6
East Longmeadow	2,933	2	-	9	0.3	49	1.6	461	15.7	1,029	35.0	761	25.9	420	14.3	202	6.8
Granby	1,168	5	0.4	26	2.2	83	7.1	291	24.9	347	29.7	224	19.1	90	7.7	102	8.7
Hadley	904	1	0.1	8	0.8	42	4.6	114	12.6	203	22.4	197	21.7	134	14.8	205	22.6
Hamden	733	10	1.3	14	1.9	30	4.0	155	21.1	217	29.6	141	19.2	79	10.7	87	11.8
Longmeadow	3,147	0	0.0	5	0.1	9	0.2	139	4.4	339	10.7	864	27.4	801	25.4	990	31.4
Ludlow	4,030	35	0.8	28	0.6	223	5.5	988	24.5	1,353	33.5	964	23.9	273	6.7	166	4.1
South Hadley	4,078	10	0.2	49	1.2	258	6.3	772	18.9	1,369	33.5	912	22.3	420	10.2	288	7.1
Wilbraham	2,297	22	0.9	34	1.4	53	2.3	346	15.0	614	26.7	621	27.0	306	13.3	301	13.1
SUB AREA TOTAL	22,423	331	1.4	383	1.7	1,045	4.6	3,621	16.1	6,043	26.9	5,208	23.2	2,928	13.0	2,864	12.7
<u>West Suburban</u>																	
Northampton	8,581	580	6.7	312	3.6	714	8.3	1,399	16.3	2,049	23.8	1,684	19.6	944	11.0	899	10.4
Westfield	8,319	210	2.5	169	2.0	482	5.7	1,596	19.1	2,516	30.2	1,874	22.5	819	9.8	653	7.8
Agawam	4,563	19	0.4	26	0.5	157	3.4	960	21.0	1,624	35.5	1,077	23.6	417	9.1	283	6.2
Easthampton	3,984	106	2.6	97	2.4	254	6.3	907	22.7	1,145	28.7	757	19.0	390	9.7	328	8.2
Southampton	712	12	1.6	16	2.2	59	8.2	158	22.1	166	23.3	132	18.5	74	10.3	95	13.3
Southwick	1,727	10	0.5	31	1.7	152	8.8	511	29.5	512	29.6	264	15.2	121	7.0	126	7.2
West Springfield	7,478	91	1.2	47	0.6	303	4.0	1,429	19.1	2,503	33.4	1,821	24.3	739	9.8	545	7.2
SUB AREA TOTAL	35,364	1,028	2.9	698	1.9	2,121	5.9	6,960	19.6	10,515	29.7	7,609	21.5	3,504	9.9	2,929	8.2
<u>East Rural</u>																	
Belchertown	1,241	43	3.4	33	2.6	127	10.2	280	22.5	257	20.7	175	14.1	143	11.5	183	14.7
Brimfield	610	8	1.3	13	2.1	28	4.5	253	41.4	96	15.7	77	12.6	57	9.3	78	12.7
Holland	623	49	7.8	27	4.3	151	24.2	212	34.0	90	14.4	47	7.5	10	1.6	37	5.9
Monson	1,708	40	2.3	34	1.9	124	7.2	316	18.5	394	23.0	336	19.6	221	12.9	243	14.2
Palmer	3,363	29	0.8	33	0.9	207	6.1	635	18.8	904	26.8	814	24.2	368	10.9	373	11.0
Pelham	255	4	1.5	12	4.7	22	8.6	38	14.9	41	16.0	56	21.9	40	15.6	42	16.4
Wales	442	5	1.1	10	2.2	42	9.5	157	35.5	109	24.6	45	10.1	24	5.4	50	11.3
Ware	2,505	20	0.7	38	1.5	162	6.4	452	18.0	606	24.1	580	23.1	318	12.6	329	13.1
SUB AREA TOTAL	10,747	198	1.8	200	1.8	863	8.0	2,343	21.8	2,497	23.2	2,130	19.8	1,181	10.9	1,335	12.4
<u>West Rural</u>																	
Blandford	314	0	0.0	3	0.9	6	1.9	46	14.6	70	22.2	54	17.1	49	15.6	86	27.3
Chester	456	4	0.8	4	0.8	17	3.7	31	6.7	67	14.6	114	25.0	99	21.7	120	26.3
Chesterfield	294	5	1.7	21	7.1	49	16.6	53	18.0	46	15.6	35	11.9	34	11.5	51	17.3
Cummington	252	5	1.9	7	2.7	21	8.3	35	13.8	24	9.5	47	18.6	31	12.3	82	32.5
Goshen	267	2	0.7	12	4.4	21	7.8	54	20.2	33	12.3	43	16.1	23	8.6	79	29.5
Granville	350	4	1.1	8	2.2	31	8.8	37	10.5	58	16.5	70	20.0	46	13.1	96	27.4
Hatfield	728	7	0.9	6	0.8	42	5.7	90	12.3	166	22.8	169	23.2	96	13.1	152	20.8
Huntington	592	20	3.3	11	1.8	53	8.9	123	20.7	126	21.2	99	16.7	77	13.0	83	14.0
Middlefield	158	8	5.0	4	2.5	8	5.0	21	13.2	30	18.9	22	13.9	18	11.3	47	29.7
Montgomery	133	7	5.2	9	6.7	14	10.5	20	15.0	34	25.5	27	20.3	8	6.0	14	10.5
Plainfield	167	6	3.5	5	2.9	20	11.9	25	14.9	45	26.9	24	14.3	20	11.9	22	13.1
Russell	453	5	1.1	7	1.5	27	5.9	85	18.7	126	27.8	100	22.0	54	11.9	49	10.8
Tolland	125	0	0.0	3	2.4	5	4.0	5	4.0	72	57.6	6	4.8	12	9.6	22	17.6
Westhampton	271	1	0.3	6	2.2	40	14.7	65	23.9	57	21.0	36	13.2	23	8.4	43	15.8
Williamsburg	713	24	3.3	11	1.5	49	6.8	105	14.7	139	19.4	129	18.0	93	13.0	163	22.8
Worthington	305	8	2.6	6	1.9	22	7.2	55	18.0	51	16.7	46	15.0	31	10.1	86	28.1
SUB AREA TOTAL	5,578	106	1.9	123	2.2	425	7.6	850	15.2	1,144	20.5	1,021	18.3	714	12.8	1,195	21.4
TOTAL	169,212	6,313	3.7	3,637	2.1	12,557	7.4	34,148	20.1	50,965	30.1	34,318	20.2	14,466	8.5	13,092	7.7

Source: U.S. Census of Housing, 1960  
Unpublished PH-1



APPENDIX TABLE V (continued)

## HOUSING UNITS BY SIZE, 1970

Central Urban Core	All Units*	One Room		Two Rooms		Three Rooms		Four Rooms		Five Rooms		Six Rooms		Seven Rooms		Eight Rooms or More	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Springfield	56,322	1,194	2.4	1,802	3.1	4,890	8.6	11,231	19.9	17,987	31.9	12,236	21.7	3,707	6.7	3,001	5.3
Chicopee	20,375	207	1.0	612	3.1	1,474	7.2	4,973	24.4	7,961	39.0	3,484	17.0	1,042	5.1	602	2.9
Holyoke	18,444	54	0.3	741	4.0	1,875	10.1	4,796	26.0	5,570	30.1	2,969	16.0	998	5.4	953	5.1
SUB AREA TOTAL	95,141	2,144	2.2	3,177	3.3	8,239	8.6	21,002	22.0	31,509	33.1	18,689	19.6	5,827	6.1	4,556	4.7
<u>East Suburban</u>																	
Amherst	5,101	155	3.0	366	7.1	651	12.7	831	16.2	813	15.9	841	16.4	654	12.8	790	15.4
East Longmeadow	3,735	1	-	25	0.6	63	1.6	435	11.6	1,161	31.0	980	26.2	703	18.8	367	9.8
Granby	1,487	2	0.1	21	1.4	72	4.8	293	19.7	527	35.4	315	21.1	125	8.4	132	8.8
Hadley	1,234	10	0.8	49	3.9	63	5.1	138	11.1	272	22.0	307	24.8	200	16.2	195	15.8
Hampden	1,262	4	0.3	26	2.0	39	3.0	155	12.2	430	34.0	312	24.7	179	14.1	117	9.2
Longmeadow	4,476	3	-	16	0.3	48	1.0	147	3.2	458	10.2	1,010	22.5	1,300	29.0	1,494	33.3
Ludlow	5,207	25	0.4	115	2.2	266	5.1	1,121	21.5	1,830	35.1	1,234	23.6	395	7.5	221	4.2
South Hadley	4,949	38	0.7	117	2.3	344	6.9	886	17.9	1,518	30.6	1,150	23.2	529	10.6	167	3.4
Wilbraham	5,397	12	0.3	12	0.3	39	1.1	308	9.0	675	19.8	847	24.9	625	18.3	879	25.8
SUB AREA TOTAL	30,848	250	0.8	747	2.4	1,585	5.1	4,314	13.9	7,684	24.9	6,996	22.6	4,710	15.2	4,562	14.7
<u>West Suburban</u>																	
Northampton	8,933	354	3.9	514	5.7	800	8.9	1,464	16.3	2,200	24.6	1,774	19.8	920	10.2	907	10.1
Westfield	9,739	108	1.1	192	1.9	597	6.1	1,830	18.7	2,994	30.7	2,281	23.4	1,011	10.3	726	7.4
Agawam	7,083	138	1.9	241	3.4	687	9.6	1,523	21.5	1,976	27.8	1,553	21.9	620	8.7	345	4.8
Easthampton	4,433	34	0.7	133	3.0	297	6.6	981	22.1	1,356	30.5	915	20.6	393	8.8	324	7.3
Southampton	896	2	0.2	7	0.7	44	4.9	152	16.9	306	34.1	178	19.8	101	11.2	106	11.8
Southwick	1,924	30	1.5	40	2.0	97	5.0	445	23.1	578	30.0	407	21.1	188	9.7	139	7.2
West Springfield	9,642	451	4.6	364	3.7	793	8.2	1,715	17.7	2,680	27.7	2,078	21.5	907	9.4	654	6.7
SUB AREA TOTAL	42,650	1,117	2.6	1,491	3.4	3,315	7.7	8,110	19.0	12,090	28.3	9,186	21.5	4,140	9.7	3,201	7.5
<u>East Rural</u>																	
Belchertown	1,497	37	2.4	39	2.6	102	6.8	328	21.9	363	24.2	276	18.4	181	12.0	171	11.4
Brimfield	602	0	0.0	9	1.4	40	6.6	158	26.2	145	24.0	96	15.9	67	11.1	87	14.4
Holland	307	0	0.0	3	0.9	25	8.1	78	25.4	82	26.7	68	22.1	33	10.7	18	5.8
Monson	1,935	13	0.6	31	1.6	118	6.0	342	17.6	501	25.8	435	22.4	246	12.7	249	12.8
Palmer	3,933	91	2.3	52	1.3	252	6.4	772	19.6	1,023	26.0	950	24.1	434	11.0	359	9.1
Pelham	304	0	0.0	4	1.3	18	5.9	45	14.8	75	24.6	62	20.3	54	17.7	46	15.1
Wales	255	1	0.3	3	1.1	16	6.2	53	20.7	65	25.4	51	20.0	28	10.9	38	14.9
Ware	2,898	79	2.7	53	1.8	181	6.2	569	19.6	747	25.7	648	22.3	309	10.6	312	10.7
SUB AREA TOTAL	11,731	221	1.8	194	1.6	752	6.4	2,345	19.9	3,001	25.5	2,586	22.0	1,352	11.5	1,280	10.9
<u>West Rural</u>																	
Blandford	298	1	0.3	1	0.3	5	1.6	45	15.1	66	22.1	68	22.8	50	16.7	62	20.8
Chester	354	9	2.5	4	1.1	8	2.2	29	8.1	67	18.9	86	24.2	65	18.3	86	24.2
Chesterfield	221	0	0.0	6	2.7	12	5.4	32	14.4	49	22.1	42	19.0	40	18.0	40	18.0
Cummington	214	2	0.9	3	1.4	14	6.5	32	14.9	24	11.2	35	16.3	39	18.2	65	30.3
Goshen	144	0	0.0	6	4.1	8	5.5	20	13.8	33	22.9	27	18.7	16	11.1	34	23.6
Granville	332	1	0.3	7	2.1	12	3.6	28	8.4	57	17.1	81	24.3	63	18.9	83	25.0
Hatfield	889	1	0.1	16	1.7	41	4.6	122	13.7	235	26.4	206	23.1	119	13.3	149	16.7
Huntington	503	3	0.5	10	1.9	29	5.7	79	15.7	108	21.4	123	24.4	80	15.9	71	14.1
Middlefield	102	1	0.9	1	0.9	5	4.9	16	15.6	19	18.6	20	19.6	15	14.7	25	24.5
Montgomery	131	1	0.7	1	0.7	8	6.1	24	18.3	35	26.7	29	22.1	18	13.7	15	11.4
Plainfield	104	1	0.9	4	3.8	10	9.6	13	12.5	22	21.1	17	16.3	18	17.3	19	18.2
Russell	423	0	0.0	1	0.2	20	4.7	60	14.1	147	34.7	108	25.5	43	10.1	44	10.4
Tolland	157	0	0.0	2	1.2	10	6.3	30	19.1	60	38.2	36	22.9	6	3.8	13	8.2
Westhampton	239	3	1.2	0	0.0	12	5.0	24	10.0	60	25.1	53	22.1	39	15.8	48	20.0
Williamsburg	734	3	0.4	13	1.7	53	7.2	107	14.5	149	20.2	161	21.9	104	14.1	144	19.6
Worthington	270	3	1.1	6	2.2	21	7.7	33	12.2	57	21.1	42	15.5	39	14.4	69	25.5
SUB AREA TOTAL	5,115	29	0.5	81	1.5	268	5.2	694	13.5	1,188	23.2	1,134	22.1	754	14.7	967	18.9
TOTAL	185,485	3,761	2.0	5,688	3.0	14,159	7.6	36,465	19.6	55,472	29.9	38,591	20.8	16,783	9.0	14,566	7.8

Source: U.S. Census of Housing, 1970  
First Count Summary Tape

\*Does not compare with Table I, 1970 figures, because the 1970 Census excludes seasonal and migratory vacant units in this tabulation.

HOUSING UNITS LACKING ONE OR MORE PLUMBING FACILITIES 1970

	Occupied and Vacant				
	Total	Vacant	Occupied	Owner Occupied	Renter Occupied
Central Urban Core					
Springfield	1581	147	1434	239	1195
Chicopee	324	11	313	112	201
Holyoke	1198	80	1118	127	991
Subtotal	3103	238	2865	478	2387
East Suburban					
Amherst	158	10	148	35	113
East Longmeadow	23	1	22	19	3
Granby	25	2	23	13	10
Hadley	42	4	38	25	13
Hampden	18	4	14	11	3
Longmeadow	15	0	15	12	3
Ludlow	80	4	76	46	30
South Hadley	59	6	53	31	22
Wilbraham	46	3	43	32	11
Subtotal	466	34	432	224	208
West Suburban					
Northampton	468	76	392	77	315
Westfield	242	26	216	84	132
Agawam	56	0	56	38	16
Easthampton	79	5	74	31	43
Southampton	33	3	30	25	5
Southwick	57	17	40	24	16
West Springfield	139	18	121	51	70
Subtotal	1074	145	929	330	597
East Rural					
Belchertown	84	9	75	54	21
Brimfield	34	8	26	22	4
Holland	18	5	13	11	2
Monson	101	19	82	49	33
Palmer	127	16	111	40	71
Pelham	12	0	12	11	1
Wales	46	16	30	20	10
Ware	278	34	244	54	190
Subtotal	700	107	593	261	332
West Rural					
Blandford	13	2	11	10	1
Chester	15	3	12	3	9
Chesterfield	30	9	21	17	4
Cummington	14	1	13	10	3
Goshen	12	0	12	8	4
Granville	28	7	21	16	5
Hatfield	27	4	23	15	8
Huntington	32	11	21	11	10
Middlefield	9	2	7	6	1
Montgomery	13	1	12	11	1
Plainfield	13	2	11	8	3
Russell	6	0	6	5	1
Tolland	27	24	3	3	0
Westhampton	13	6	7	5	2
Williamsburg	52	12	40	34	6
Worthington	18	7	11	9	2
Subtotal	322	91	231	171	60
TOTAL STUDY AREA	5665	615	5050	1464	3584

Source: U.S. Census of Housing 1970 First Count Summary Tape

## APPENDIX TABLE VII

## TOTAL AND OVERCROWDED UNITS 1960 - 1970 (1.01 or MORE PERSONS PER ROOM)

	1960*			1970			
	Total Units	Over- crowded # Units	% of Total Units	Total Units	Over- crowded # Units	% of Total Units	Owner- Occupied
<u>Central Urban Core</u>							
Springfield	58,713	3,947	6.7	56,341	3,357	5.9	1,718
Chicopee	17,747	1,732	9.7	20,383	1,711	8.3	875
Holyoke	18,640	1,259	6.7	18,458	1,217	6.5	369
Subtotal	95,100	6,938	7.2	95,182	6,285	6.6	2,962
<u>East Suburban</u>							
Amherst	3,133	220	7.0	5,104	251	4.9	67
East Longmeadow	2,933	162	5.5	3,735	193	5.1	178
Granby	1,168	160	13.6	1,487	155	10.4	133
Hadley	904	60	6.6	1,236	40	3.2	30
Hampden	733	55	7.5	1,264	95	7.5	88
Longmeadow	3,147	35	1.1	4,478	52	1.1	48
Ludlow	4,030	336	8.3	5,220	426	8.1	348
South Hadley	4,078	272	6.6	4,997	327	6.5	250
Wilbraham	2,297	110	4.7	3,412	104	3.0	87
Subtotal	22,423	1,410	6.2	30,933	1,643	5.3	1,229
<u>West Suburban</u>							
Northampton	8,581	450	5.2	8,940	364	4.0	218
Westfield	8,319	589	7.0	9,809	568	5.7	400
Agawam	4,563	338	7.4	7,083	398	5.6	290
Easthampton	3,984	259	6.5	4,433	223	5.0	129
Southampton	712	57	8.0	912	66	7.2	56
Southwick	1,727	179	10.3	1,935	168	8.6	125
West Springfield	7,478	465	6.2	9,645	500	5.1	276
Subtotal	35,364	2,337	6.6	42,757	2,287	5.3	1,494
<u>East Rural</u>							
Belchertown	1,241	119	9.5	1,583	126	7.9	85
Brimfield	610	43	7.0	828	61	7.3	48
Holland	623	19	3.0	892	30	3.3	25
Monson	1,708	97	5.6	1,948	104	5.3	84
Palmer	3,363	210	6.2	3,952	239	6.0	140
Pelham	255	18	7.0	307	10	3.3	8
Wales	442	19	4.2	255	15	5.8	13
Ware	2,505	124	4.9	2,900	121	4.1	69
Subtotal	10,747	649	6.0	12,665	706	5.5	472
<u>West Rural</u>							
Blandford	314	10	3.1	362	10	2.7	9
Chester	456	13	2.8	396	14	3.5	11
Chesterfield	294	11	3.7	300	18	6.0	15
Cummington	252	7	2.7	282	9	3.1	7
Goshen	267	11	4.1	193	11	5.6	9
Granville	350	19	5.4	354	13	3.6	10
Hatfield	728	43	5.9	893	37	4.1	28
Huntington	592	24	4.0	640	40	6.2	27
Middlefield	158	9	5.6	174	6	3.4	6
Montgomery	133	11	8.2	154	11	7.1	11
Plainfield	167	5	2.9	174	4	2.2	3
Russell	453	31	6.8	430	30	6.9	20
Tolland	125	3	2.4	164	4	2.4	3
Westhampton	271	14	5.1	303	17	5.6	15
Williamsburg	713	37	5.1	737	48	6.5	32
Worthington	305	11	3.6	356	9	2.5	7
Subtotal	5,578	259	4.6	5,912	281	4.7	213
LPVRPD	169,212	11,593	6.8	187,449	11,202	5.9	6,370

Source: U.S. Census of Population and Housing: 1960 PHC(1)-150  
U.S. Census Unpublished PH-1, 1960  
U.S. Census of Population and Housing: 1970 First Count Summary Tape

\*Overcrowded by tenure not available for 1960

## APPENDIX TABLE VIII

## VALUE OF OWNER-OCCUPIED HOUSING, 1960

	TOTAL UNITS*	Under \$5,000	%	\$5,000 \$9,999	%	\$10,000 \$14,999	%	\$15,000 \$19,999	%	\$20,000 \$24,999	%	\$25,000 & Over	%
<u>Central Urban Core</u>													
Springfield	21,295	405	1.9	4,711	22.1	11,596	54.4	3,278	15.4	851	4.0	454	2.2
Chicopee	7,109	162	2.2	1,571	22.0	3,975	56.0	1,205	16.9	136	2.0	60	0.9
Holyoke	4,016	79	1.9	562	14.0	1,790	44.6	893	22.2	374	9.3	318	8.0
SUBTOTAL	32,420	646	1.9	6,844	21.2	17,361	53.5	5,376	16.6	1,361	4.2	832	2.6
<u>East Suburban</u>													
Amherst	1,391	28	2.0	190	13.7	431	31.0	399	28.7	220	15.8	123	8.8
East Longmeadow	2,556	32	1.3	285	11.1	1,140	44.6	788	30.8	167	6.5	144	5.7
Granby	737	20	2.8	99	13.4	370	50.2	169	22.9	51	6.9	28	3.8
Hadley	429	24	5.6	129	30.0	92	21.4	116	27.1	56	13.1	12	2.8
Hampden	438	12	2.8	72	16.5	233	53.2	85	19.4	36	8.1	0	0.0
Longmeadow	2,955	8	0.2	48	1.7	435	14.8	752	25.5	554	18.7	1,158	39.1
Ludlow	2,697	72	2.7	654	24.3	1,358	50.4	466	17.3	103	3.8	44	1.5
South Hadley	2,719	32	1.2	342	12.6	1,339	49.2	691	25.4	190	7.0	125	4.6
Wilbraham	1,670	31	1.8	139	8.4	400	24.0	485	29.0	349	20.9	266	15.9
SUBTOTAL	15,592	259	1.7	1,958	12.6	5,798	37.2	3,951	25.4	1,726	11.1	1,900	12.0
<u>West Suburban</u>													
Northampton	3,722	115	3.1	1,019	27.4	1,606	43.2	609	16.4	171	4.6	202	5.3
Westfield	4,386	155	3.5	983	22.4	1,995	45.5	802	18.3	273	6.2	178	4.1
Agawam	3,519	52	1.5	440	12.5	1,987	56.5	877	24.9	119	3.4	44	1.2
Easthampton	1,917	68	3.5	401	20.9	885	46.2	400	20.9	119	6.2	44	2.3
Southampton	395	20	5.1	115	29.1	178	45.0	58	14.7	16	4.0	8	2.1
Southwick	999	36	3.6	314	31.4	520	52.1	113	11.3	8	0.8	8	0.8
West Springfield	4,416	67	1.5	772	17.4	1,868	42.3	1,105	25.0	411	9.4	193	4.4
SUBTOTAL	19,354	513	2.7	4,044	20.9	9,039	46.7	3,964	20.5	1,117	5.8	677	3.4
<u>East Rural</u>													
Belchertown	587	44	7.5	209	35.6	271	46.1	55	9.4	8	1.4	0	0.0
Brimfield	149	13	8.7	36	24.2	72	48.3	16	10.7	12	8.1	0	0.0
Holland	136	8	5.9	68	50.0	40	29.4	12	8.8	8	5.9	0	0.0
Monson	806	44	5.5	242	30.1	375	46.5	106	13.2	28	3.5	11	1.2
Palmer	1,732	126	7.2	471	27.2	703	40.6	292	16.9	87	5.1	53	3.0
Pelham	109	3	2.8	36	33.0	43	39.4	19	17.4	4	3.7	4	3.7
Wales	89	20	22.5	28	31.5	37	41.5	0	0.0	0	0.0	4	4.5
Ware	1,108	44	3.9	326	29.4	489	44.2	181	16.4	44	3.9	24	2.2
SUBTOTAL	4,716	302	6.4	1,416	30.0	2,030	43.0	681	14.5	191	4.0	96	2.1
<u>West Rural</u>													
Blandford	105	8	7.6	40	38.2	41	39.0	12	11.4	0	0.0	4	3.8
Chester	202	36	17.8	146	72.2	16	8.0	4	2.0	0	0.0	0	0.0
Chesterfield	73	16	21.9	17	23.3	28	38.4	8	10.9	4	5.5	0	0.0
Cummington	55	0	0.0	31	56.3	20	36.4	4	7.3	0	0.0	0	0.0
Goshen	46	0	0.0	15	32.6	23	50.0	8	17.4	0	0.0	0	0.0
Granville	129	8	6.2	44	34.1	64	49.6	9	7.0	4	3.1	0	0.0
Hatfield	366	16	4.4	128	35.0	151	41.3	36	9.8	27	7.3	8	2.2
Huntington	232	19	8.2	135	58.2	59	25.4	19	8.2	0	0.0	0	0.0
Middlefield	54	20	37.0	15	27.8	15	27.8	4	7.4	0	0.0	0	0.0
Montgomery	80	8	10.0	12	15.0	28	35.0	28	35.0	0	0.0	4	5.0
Plainfield	15	0	0.0	7	46.6	8	53.4	0	0.0	0	0.0	0	0.0
Russell	160	24	15.0	60	37.5	32	20.0	32	20.0	4	2.5	8	5.0
Tolland	4	0	0.0	0	0.0	4	100.0	0	0.0	0	0.0	0	0.0
Westhampton	109	4	3.7	43	39.4	42	38.5	12	11.0	4	3.7	4	3.7
Williamsburg	360	66	18.4	152	42.2	115	31.9	19	5.3	4	1.1	4	1.1
Worthington	59	0	0.0	20	33.9	31	52.5	4	6.8	4	6.8	0	0.0
SUBTOTAL	2,049	225	11.0	865	42.3	677	33.1	199	9.7	51	2.4	32	1.5
LPVRPD	74,131	1,945	2.7	15,127	20.4	34,905	47.1	14,171	19.1	4,446	5.9	3,537	4.8

Source: U.S. Census of Population & Housing: 1960 PHC (1)-150  
Unpublished PH-8 Special Table

\*Totals do not agree with totals in Table III, because only one family houses or less than 10 acres, without a commercial estate, or medical office on the premises were included.



## APPENDIX TABLE VIII (continued)

## VALUE OF OWNER-OCCUPIED HOUSING, 1970

	TOTAL UNITS*	Under \$5,000	%	\$5,000 \$9,999	%	\$10,000 \$14,999	%	\$15,000 \$19,999	%	\$20,000 \$24,999	%	\$25,000 & Over	%
<u>Central Urban Core</u>													
Springfield	20,854	143	0.7	2,174	10.4	7,519	36.1	7,066	33.9	2,651	12.7	1,301	6.2
Chicopee	8,302	86	1.1	464	5.6	1,976	23.8	3,437	41.4	1,737	20.9	602	7.2
Holyoke	4,280	21	0.5	214	5.0	802	18.7	1,417	33.1	914	21.4	912	21.3
SUBTOTAL	33,436	250	0.7	2,852	8.5	10,297	30.8	11,920	35.7	5,302	15.9	2,815	8.4
<u>East Suburban</u>													
Amherst	2,039	12	0.6	41	2.0	141	6.9	279	13.7	416	20.4	1,150	56.4
East Longmeadow	3,263	4	0.1	67	2.1	522	16.0	1,054	32.3	880	27.0	736	22.5
Granby	1,027	9	0.9	52	5.1	196	19.1	412	40.1	199	19.4	159	15.4
Hadley	668	10	1.5	48	7.2	76	11.4	123	18.4	142	21.2	269	40.3
Hampden	979	6	0.6	37	3.8	121	12.4	337	34.4	299	30.6	179	18.2
Longmeadow	4,162	1	0.0	13	0.4	158	3.8	448	10.8	696	16.7	2,846	68.3
Ludlow	3,459	10	0.3	181	5.2	945	27.4	1,397	40.4	639	18.4	287	8.3
South Hadley	3,030	23	0.8	113	3.8	505	16.7	1,065	35.1	713	23.5	611	20.1
Wilbraham	2,845	10	0.4	61	2.2	212	7.4	468	16.4	567	19.9	1,527	53.7
SUBTOTAL	21,472	85	0.3	613	2.8	2,876	13.4	5,583	26.1	4,551	21.2	7,764	36.2
<u>West Suburban</u>													
Northampton	3,827	22	0.6	232	6.1	1,058	27.6	1,396	36.5	622	16.3	497	12.9
Westfield	5,200	30	0.6	317	6.1	1,115	21.4	1,634	31.4	1,235	23.8	869	16.7
Agawam	4,288	19	0.4	116	2.7	811	18.9	1,803	42.0	997	23.3	542	12.7
Easthampton	1,945	13	0.7	66	3.4	479	24.6	739	38.0	414	21.3	234	12.0
Southampton	617	13	2.1	56	9.1	127	20.6	177	28.7	129	20.9	115	18.6
Southwick	1,226	11	0.9	110	9.0	369	30.1	431	35.2	180	14.7	125	10.1
West Springfield	4,811	35	0.7	237	4.9	860	17.9	1,519	31.6	1,151	23.9	1,009	21.0
SUBTOTAL	21,914	143	0.7	1,134	5.2	4,819	22.0	7,699	35.1	4,728	21.6	3,391	15.4
<u>East Rural</u>													
Belchertown	733	19	2.6	97	13.2	270	36.8	191	26.1	97	13.2	59	8.1
Brimfield	263	13	4.9	49	18.6	76	28.9	71	27.0	31	11.8	23	8.8
Holland	215	8	3.7	28	13.0	61	28.4	49	22.8	42	19.5	27	12.6
Monson	1,038	17	1.6	125	12.1	326	31.4	322	31.0	153	14.7	95	9.2
Palmer	1,773	42	2.4	217	12.2	442	24.9	555	31.3	341	19.2	176	10.0
Pelham	175	6	3.4	12	6.9	19	10.9	45	25.7	38	21.7	55	31.4
Wales	137	2	1.4	30	21.9	53	38.7	30	21.9	18	13.1	4	3.0
Ware	1,089	23	2.1	121	11.1	275	25.3	320	29.4	203	18.6	147	13.5
SUBTOTAL	5,423	130	2.4	679	12.5	1,522	28.1	1,583	29.2	923	17.0	586	10.8
<u>West Rural</u>													
Blandford	173	5	2.9	14	8.1	36	20.8	54	31.2	34	19.7	30	17.3
Chester	187	9	4.8	82	43.9	51	27.3	30	16.0	10	5.3	5	2.7
Chesterfield	90	6	6.7	19	21.1	17	18.9	27	30.0	11	12.2	10	11.1
Cummington	91	5	5.5	24	26.4	31	34.1	18	19.8	7	7.7	6	6.5
Goshen	70	3	4.3	7	10.0	14	20.0	17	24.3	15	21.4	14	20.0
Granville	168	4	2.4	12	7.1	48	28.6	44	26.2	29	17.3	31	18.4
Hatfield	539	5	0.9	37	6.9	115	21.3	151	28.0	125	23.2	106	19.7
Huntington	237	16	6.8	56	23.6	71	30.0	46	19.4	26	11.0	22	9.2
Middlefield	37	4	10.8	12	32.4	11	29.7	5	13.6	4	10.8	1	2.7
Montgomery	92	4	4.3	9	9.8	22	23.9	22	23.9	16	17.4	19	20.7
Plainfield	34	4	11.8	7	20.6	11	32.3	6	17.6	2	5.9	4	11.8
Russell	222	14	6.3	32	14.4	65	29.3	56	25.2	33	14.9	22	9.9
Tolland	25	1	4.0	2	8.0	2	8.0	7	28.0	7	28.0	6	24.0
Westhampton	146	0	0.0	20	13.7	38	26.0	38	26.0	28	19.2	22	15.1
Williamsburg	393	17	4.3	80	20.4	133	33.8	86	21.9	48	12.2	29	7.4
Worthington	122	5	4.1	12	9.8	35	28.7	31	25.4	22	18.0	17	14.0
SUBTOTAL	2,626	102	3.9	425	16.2	700	26.7	638	24.3	417	15.9	344	13.0
LPVRPD	84,871	710	0.8	5,703	6.7	20,214	23.8	27,423	32.3	15,921	18.8	14,900	17.6

Source: U. S. Census First Count Summary Tape, Population &amp; Housing, 1970

\*Totals do not agree with totals in Table III, because only one family houses on less than 10 acres, without a commercial estate, or medical office on the premises were included.

APPENDIX TABLE IX MONTHLY CONTRACT RENT FOR RENTER OCCUPIED UNITS\*: LPVRPD, SUR-AREAS and MUNICIPALITIES--1970

Central Urban Core	\$1-39	\$40-59	\$60-79	\$80-99	\$100-119	\$120-149	\$150-199	\$200 or more	w/o pay
Springfield	641	4429	9508	5931	2100	1763	878	375	706
Chicopee	461	1822	1992	1185	809	641	508	25	1471
Holyoke	940	3720	2588	2155	854	387	119	63	163
Subtotal	2042	9971	14088	9271	3763	2791	1505	463	2340
<u>East Suburban</u>									
Amherst	65	95	242	232	232	520	747	340	89
East Longmeadow	9	57	52	45	29	32	14	9	28
Granby	10	6	12	21	36	66	29	5	29
Hadley	11	68	22	29	33	25	30	14	57
Hampden	3	11	7	5	6	28	5	3	32
Longmeadow	3	14	26	19	10	25	35	15	37
Ludlow	49	168	198	197	137	195	98	4	55
South Hadley	46	167	187	230	203	161	126	70	62
Wilbraham	16	51	36	35	31	34	15	16	50
Subtotal	212	637	782	813	717	1086	1099	476	439
<u>West Suburban</u>									
Northampton	213	663	829	792	409	344	198	15	200
Westfield	148	626	720	535	271	236	140	33	152
Agawam	35	169	157	165	213	422	839	16	87
Easthampton	75	343	538	315	19	108	25	0	111
Southampton	5	12	14	11	6	11	4	0	8
Southwick	17	13	32	48	35	110	57	20	28
West Springfield	106	490	702	493	538	788	476	10	99
Subtotal	599	2316	2992	2359	1491	2019	1739	94	685
<u>East Rural</u>									
Belchertown	29	30	55	48	49	61	43	2	27
Brimfield	3	8	12	10	13	8	4	1	17
Holland	3	0	7	5	3	2	1	0	7
Monson	34	82	96	52	42	28	4	2	36
Palmer	136	324	330	146	107	77	30	0	77
Pelham	0	3	3	3	13	5	7	3	2
Wales	5	2	7	1	1	1	0	1	3
Ware	238	421	198	67	34	34	6	0	50
Subtotal	448	870	708	332	262	216	95	9	219
<u>West Rural</u>									
Blandford	6	1	1	2	1	0	0	0	4
Chester	19	20	7	0	2	0	0	0	9
Chesterfield	1	5	4	2	1	2	2	0	5
Cummington	6	3	4	4	1	1	2	0	2
Goshen	0	0	0	0	0	0	0	0	0
Granville	2	0	5	3	8	1	0	0	5
Hatfield	17	24	34	12	13	24	7	0	30
Huntington	18	34	20	12	3	2	0	0	7
Middlefield	3	1	1	0	0	0	0	0	1
Montgomery	0	0	0	0	0	0	0	0	0
Plainfield	0	2	2	0	0	1	0	0	3
Russell	8	28	58	13	1	0	1	0	6
Tolland	0	0	0	0	0	0	0	0	0
Westhampton	2	0	0	2	0	1	0	0	3
Williamsburg	5	15	42	28	21	11	6	0	16
Worthington	0	5	3	3	1	1	0	0	7
Subtotal	87	138	181	81	52	44	18	0	98
LPVRPD	3388	13982	18751	12856	6285	6156	4456	1042	3781

Source: 1970 U.S. Census Housing First Count Summary Tape.

U.S. Census 1970 General Housing Characteristics HC(1)-A23 Table 4.

\*Will not add to totals in Table III because rent is tabulated for specified renter occupied, which excludes one family houses on 10 acres or more.

APPENDIX TABLE X

TOTAL OCCUPIED HOUSING UNITS, WHITE AND NONWHITE HOUSEHOLDS, BY TENURE, 1960

CENTRAL URBAN CORE	Occupied Housing Units	White				Nonwhite			
		Owner	%	Renter	%	Owner	%	Renter	%
Springfield	55,020	26,549	48.2	24,990	45.4	1,087	1.9	2,394	4.3
Chicopee	16,886	9,310	55.1	7,475	44.2	10	-	91	0.5
Holyoke	17,432	5,382	30.8	11,902	68.2	14	-	134	0.7
Subtotal	89,338	41,241	46.1	44,367	49.6	1,111	1.2	2,619	2.9
<u>EAST SUBURBAN</u>									
Amherst	2,936	1,650	56.1	1,220	41.5	37	1.2	29	0.9
East Longmeadow	2,867	2,665	92.9	193	6.7	7	0.2	2	-
Granby	1,071	929	86.7	141	13.1	1	-	0	0
Hadley	862	689	79.9	173	20.0	0	0	0	0
Hampden	659	591	89.6	68	10.3	0	0	0	0
Longmeadow	3,054	2,967	97.1	86	2.8	0	0	1	-
Ludlow	3,835	3,110	81.0	720	18.7	2	-	3	-
South Hadley	3,852	2,961	76.8	887	23.0	1	-	3	-
Wilbraham	2,148	1,854	86.3	291	13.5	3	-	0	0
Subtotal	21,284	17,416	81.8	3,779	17.7	51	0.2	38	0.1
<u>WEST SUBURBAN</u>									
Northampton	7,902	4,499	56.9	3,391	42.9	1	-	11	0.1
Westfield	7,805	5,370	68.8	2,427	31.0	5	-	3	-
Agawam	4,417	3,793	85.8	616	13.9	7	0.1	1	-
Easthampton	3,817	2,363	61.9	1,451	38.0	2	-	1	-
Southampton	602	539	89.5	63	10.4	0	0	0	0
Southwick	1,393	1,163	83.4	224	16.0	6	0.5	0	0
West Springfield	7,225	4,920	68.0	2,280	31.5	8	0.1	17	0.2
Subtotal	33,161	22,647	68.2	10,452	31.5	29	0.1	33	0.1
<u>EAST RURAL</u>	9,081	6,312	69.5	2,750	30.2	10	-	9	-
<u>WEST RURAL</u>	4,087	3,150	77.0	851	20.8	4	-	1	-
<u>LPVRPD</u>	156,951	90,766	57.8	62,199	39.6	1,205	0.7	2,700	1.7

Source: U.S. Census of Population and Housing: 1960, PHC(1)-150  
U.S. Census PH-1, 1960, Unpublished

APPENDIX TABLE X<sup>1</sup> (continued)

## TOTAL OCCUPIED HOUSING UNITS, WHITE AND NEGRO HOUSEHOLDS, BY TENURE, 1970

CENTRAL URBAN CORE	Occupied Housing Units	White				Negro			
		Owner	%	Renter	%	Owner	%	Renter	%
Springfield	53,876	25,440	47.2	22,296	41.3	1,962	3.7	3,962	7.6
Chicopee	19,824	10,834	54.6	8,697	43.8	28	0.2	216	1.2
Holyoke	17,111	6,060	35.4	10,694	62.4	27	0.2	276	1.8
Subtotal	90,811	42,334	46.6	41,687	45.9	2,107	2.3	4,454	5.1
<u>EAST SUBURBAN</u>									
Amherst	4,954	2,279	46.0	2,443	49.3	35	0.6	88	1.7
East Longmeadow	3,685	3,388	91.9	283	7.6	10	0.3	2	-
Granby	1,462	1,220	83.4	233	15.9	5	0.4	0	-
Hadley	1,184	866	73.1	315	26.6	0	-	1	-
Hampden	1,222	1,106	90.5	113	9.2	0	-	0	-
Longmeadow	4,414	4,212	95.4	183	4.1	5	-	0	-
Ludlow	5,131	4,001	77.9	1,119	21.8	0	-	0	-
South Hadley	4,737	3,454	72.9	1,264	26.6	3	-	3	-
Wilbraham	3,320	3,003	90.4	307	9.2	7	0.1	1	-
Subtotal	30,109	23,529	78.1	6,260	20.7	65	-	95	0.6
<u>WEST SUBURBAN</u>									
Northampton	8,579	4,883	56.9	3,638	42.4	2	-	21	0.2
Westfield	9,464	6,553	69.2	2,864	30.2	4	-	8	-
Agawam	6,843	4,704	68.7	2,113	30.8	7	0.1	9	-
Easthampton	4,302	2,683	62.3	1,612	37.4	2	-	0	-
Southampton	868	785	90.4	82	9.4	0	-	0	-
Southwick	1,806	1,417	78.4	383	21.2	4	0.1	0	-
West Springfield	9,294	5,560	59.8	3,668	39.4	10	-	36	0.4
Subtotal	41,156	26,585	64.5	14,360	34.8	29	0.1	74	0.3
<u>EAST RURAL</u>	11,195	7,886	70.4	3,267	29.1	17	0.1	7	-
<u>WEST RURAL</u>	4,711	3,892	82.6	800	16.9	6	-	4	-
<u>LPVRPD</u>	177,982	104,226	58.5	66,374	37.2	2,134	1.3	4,634	2.8

Source: U.S. Census of Population and Housing: 1970, First Count Summary Tape



## APPENDIX TABLE XI

## MUNICIPALITIES WITH HOUSING AUTHORITY AND PUBLIC HOUSING BUILT BEFORE AND AFTER 1960\*

<u>Municipality</u>	<u>VETERAN</u>	<u>LOW INCOME</u>		<u>ELDERLY</u>		<u>TOTAL</u>	
	<u>Pre 1960</u>	<u>Pre</u>	<u>Post</u>	<u>Pre</u>	<u>Post</u>	<u>Pre</u>	<u>Post</u>
<u>CENTRAL URBAN CORE</u>							
Springfield	532	---	568	75	460	607	1,078
Chicopee	226	---	220	142	423	368	643
Holyoke	219	484		82	309	785	309
Subtotal	977	484	788	299	1,192	1,760	1,980
<u>EAST SUBURBAN</u>							
Amherst	---	---	---	---	30	---	30
East Longmeadow	---	---	---	---	92	---	92
Granby	---	---	---	---	---	---	---
Hadley	---	---	---	---	40	---	40
Ludlow	---	---	---	---	40	---	40
South Hadley	---	---	---	---	88	---	88
Wilbraham	---	---	---	---	40	---	40
Subtotal	---	---	---	---	330	---	330
<u>WEST SUBURBAN</u>							
Northampton	80	50	---	---	198	130	198
Westfield	62	---	---	---	162	62	162
Agawam	44	---	---	---	92	44	92
Easthampton	31	---	---	30	40	61	40
Southwick	---	---	---	---	---	---	---
West Springfield	90	---	---	---	122	90	122
Subtotal	307	50	---	30	614	387	614
<u>RURAL AREA</u>							
Belchertown	---	---	---	---	48	---	48
Palmer	---	---	---	---	48	---	48
Hatfield	---	---	---	---	---	---	---
Monson	---	---	---	---	---	---	---
Ware	---	---	---	---	---	---	---
Subtotal	---	---	---	---	96	---	96
Total Study Area	1,284	534	788	329	2,232	2,147	3,020

Source: Local Housing Authorities

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\*Does not include leased housing and rental assistance.

## MUNICIPALITIES WITH SECTION 235 and 236 HOUSING UNITS

<u>Municipality</u>	<u>Number of Units</u>		<u>MHFA</u>
	<u>235</u>	<u>236</u>	
Springfield	525	1,302*	74
Chicopee	53		
Holyoke	16		415*
Amherst	170	200*	204
Granby	9		
Ludlow	60		
South Hadley	5		
Northampton	205		98
Westfield	34		
Agawam	66		
Easthampton	176		
Southampton	29		
Southwick	39		
Belchertown	19		
Monson	5		
Ware	5		
Hatfield	10		
	<u>1,426</u>		

Source: HUD Area Office, Boston, Massachusetts

\*Under construction, in process.

## APPENDIX TABLE XIII

PUBLIC HOUSING BY MUNICIPALITY, YEAR BUILT, PROJECT NAME, TYPE, NUMBER OF UNITS, STREET LOCATION, AND FUNDING AGENCY

<u>Municipality</u>	<u># on Map</u>	<u>Year Built</u>	<u>Project Name</u>	<u>Type and Number of Units</u>	<u>Street Location</u>	<u>Agency</u>
Amherst	18	1959	Chestnut Court	Elderly	30 Pleasant Court	State
Agawam	4	1950	J. J. Brady Village	Veteran	44 Springfield Street	State
Agawam	27	1962	Country View Apts.	Elderly	40 95 N. Westfield St.	State
Agawam	38	1966	Colonial Haven Apts.	Elderly	52 886 Main Street	State
Belchertown	57	1971	--	Elderly	48 Everett St., Ext.	State
Chicopee	7	1951	Leo P. Senecal Apts.	Veteran	226 Meetinghouse Road	State
Chicopee	16	1957	Gov. Geo. Robinson Apts.	Elderly	222 Robinson, Grocki, & Peloquin Drs.	State
Chicopee	21	1960	Cabot Manor	Low Income	150 Plant Circle, Hampden St., Stonina Drive	Federal
Chicopee	33	1963	Ed. Bury Apts.	Elderly	68 Benoit Circle	State
Chicopee	39	1966	Kida Apts.	Elderly	92 Front & Riverview	State
Chicopee	44	1968	Debra & Memorial Drive Apts.	Low Income	70 Memorial Drive	Federal
Chicopee	58	1971	--	Elderly	96 Britton Street	State
Easthampton	8	1951	Gladacres	Veteran	31 off South St. between John & Ely	State
Easthampton	14	1954	Sunrise Manor	Elderly	30 off Clark St.	State
Easthampton	45	1968	Cliffview Manor	Elderly	40 off Holyoke St.	State
East Longmeadow	28	1962	Village Green	Elderly	40 Village Green Cir.	State
East Longmeadow	46	1968	--	Elderly	52 Woodlawn & Wendover Lane	State
Hadley	34	1963	Golden Court	Elderly	40 off Middle Street	State
Holyoke	1	1939	Lyman Terrace	Low Income	167 5 Hampden St.	Federal
Holyoke	2	1943	Jackson Parkway	Low Income	219 Jackson & Pine	Federal
Holyoke	9	1951	Beaudoin Village	Veteran	219 40 Leary Drive	State
Holyoke	15	1956	Dwight Village	Elderly	42 Chestnut St.	State
Holyoke	19	1959	Toepfert Apartments	Low Income	98 22 N. Summer St.	Federal
Holyoke	20	1959	Seibel Apartments	Elderly	40 121 Nonotuck St.	State
Holyoke	29	1962	J. J. Zielinski Apts.	Elderly	62 70 Walnut St.	Federal
Holyoke	30	1962	P. A. Coughlin Apts.	Elderly	54 300 Walnut St.	Federal
Holyoke	31	1962	Boucher Apartments	Elderly	34 68 Cabot St.	Federal
Holyoke	50	1969	Churchill House	Elderly	100 45 Maple Street	Federal
Holyoke	54	1970	Holyoke House	Elderly	59 259-A Maple Street	Federal
Ludlow	24	1961	--	Elderly	40 86 State Street	State
Northampton	5	1950	Hampshire Heights	Veteran	80 255 Jackson Street	State
Northampton	13	1952	Florence Heights	Low Income	50 Florence Road	Federal
Northampton	40	1966	--	Elderly	62 Old South Street	Federal
Northampton	47	1968	--	Elderly	72 N. Main & High	State
Northampton	48	1968	--	Elderly	64 Fruit Street	State
Palmer	55	1970	--	Elderly	48 Sykes Street	State
South Hadley	22	1960	Newton Manor	Elderly	40 Newton Street	State
South Hadley	41	1966	--	Elderly	48 Lathrop Street	State
Springfield	3	1949	Reed Village	Veteran	200 49 Lionel Benoit Rd.	State
Springfield	10	1951	Duggan Park	Veteran	196 445 Goodwin Street	State
Springfield	11	1951	Robinson Gardens	Veteran	136 51 Robert Dyer Cir.	State
Springfield	17	1957	Carpe Diem	Elderly	75 30 Shaine Circle	State
Springfield	25	1961	Hogan Apartments	Elderly	32 138 St. James Ave.	Federal
Springfield	26	1961	Harrigan Apts.	Elderly	32 Belmont & Woodside	State
Springfield	35	1963	Riverview	Low Income	348 Division & Plainfield	Federal
Springfield	36	1964	Forest Park Manor	Elderly	40 Sanderson & Clyde	State
Springfield	42	1966	Orchard Manor	Elderly	116 25 Barney Lane	State
Springfield	49	1968	Twin Towers	Elderly	40 Milton Court	State
Springfield	51	1969	John J. Sullivan	Low Income	96 Belle, Charles Sts.	Federal
Springfield	56	1970	--	Low Income	42 Stafford St.	Federal
Springfield	59	1971	--	Low Income	48 Pine & James	Federal
Springfield	60	1971	--	Low Income	34 Marble Street	Federal
West Springfield	12	1951	Birch Park	Veteran	90 Manila Street	State
West Springfield	32	1962	P. Flak Apartments	Elderly	48 Birch Park Circle	State
West Springfield	43	1966	--	Elderly	74 Lee Lang Terrace	State
Westfield	6	1950	Colonial Pines Apts.	Veteran	62 Grove Street	State
Westfield	23	1960	Dolan Apartments	Elderly	50 Southampton Road	State
Westfield	37	1965	JFK Apartments	Elderly	52 Noble Street	State
Westfield	53	1969	Ely Apartments	Elderly	60 Kasper Drive	State
Wilbraham	52	1969	--	Elderly	40 Noble Street	State
					off Main Street	State

Table does not include scattered units under leased housing or rental assistance programs.

APPENDIX TABLE XVI

## YEAR HOUSING UNITS BUILT

	Total Units <sup>1</sup>	1939 or Earlier	%	1940 to 1949	%	1950 to 1959	%	1960 to 1964	%	1965 to 1968	%	1969 to Mar. 1970	%	1960- 1970 10 Yrs. Old
<u>Central Urban Core</u>														
Springfield	56,306	36,239	64.3	5,994	10.6	9,393	16.6	2,076	3.6	1,795	3.1	809	1.4	8.1
Chicopee	20,379	9,531	46.7	2,494	12.2	4,553	22.3	1,913	9.3	1,490	7.3	398	1.9	18.5
Holyoke	18,434	14,263	77.3	938	5.0	1,586	8.6	772	4.1	657	3.5	218	1.1	8.7
SUBTOTAL	95,119	60,033	63.1	9,426	9.9	15,532	16.3	4,761	5.0	3,942	4.1	1,425	1.4	10.5
<u>East Suburban</u>														
Amherst	5,045	1,955	38.7	292	5.7	648	12.8	626	12.4	1,198	23.7	326	6.4	42.5
East Longmeadow	3,740	907	24.2	444	11.8	1,463	39.1	481	12.8	359	9.5	86	2.2	24.5
Granby	1,508	315	20.8	195	12.9	551	36.5	263	17.4	139	9.2	45	2.9	29.5
Hadley	1,236	671	54.2	51	4.1	185	14.9	162	13.1	130	10.5	37	2.9	26.5
Hampden	1,261	295	23.3	103	8.1	309	24.5	189	14.9	343	27.2	22	1.7	43.8
Longmeadow	4,478	1,605	35.8	353	7.8	1,094	24.4	824	18.4	504	11.2	98	2.1	31.7
Ludlow	3,195	1,828	57.1	530	10.2	1,511	29.0	705	13.5	470	9.0	151	2.9	25.4
South Hadley	4,946	1,928	38.9	658	13.3	1,484	30.0	423	8.4	256	5.1	197	3.9	17.4
Wilbraham	3,425	760	22.1	344	10.0	1,054	30.7	618	18.0	544	15.8	105	3.0	36.8
SUBTOTAL	30,834	10,264	33.2	2,970	9.6	8,299	26.9	4,291	13.9	3,943	12.7	1,067	3.4	30.0
<u>West Suburban</u>														
Northampton	8,941	6,261	70.0	573	6.4	958	10.7	308	3.4	639	7.1	202	2.2	12.7
Westfield	9,748	5,006	51.3	840	8.6	1,841	18.8	948	9.7	875	8.9	238	2.4	21.0
Agawam	7,109	2,050	28.8	734	10.3	1,788	25.1	819	11.5	1,460	20.5	258	3.6	35.6
Easthampton	4,423	2,651	59.9	333	7.5	758	17.1	202	4.5	320	7.2	159	3.5	15.2
Southampton	915	258	28.1	61	6.6	275	30.0	134	14.6	136	14.8	51	5.5	34.9
Southwick	1,918	488	25.4	320	16.6	694	36.1	131	6.8	228	11.8	57	2.9	21.5
West Springfield	9,653	4,567	47.3	1,051	10.8	1,602	16.5	916	9.4	1,106	11.4	411	4.2	25.0
SUBTOTAL	42,707	21,281	49.8	3,912	9.1	7,916	18.5	3,458	8.0	4,764	11.1	1,376	3.2	22.3
<u>East Rural</u>														
Belchertown	1,521	712	46.8	184	12.0	305	20.0	113	7.4	102	6.7	105	6.9	21.0
Monson	1,939	1,120	57.7	142	7.3	366	18.8	139	7.1	121	6.2	51	2.6	15.9
Palmer	3,921	2,326	59.3	223	5.6	617	15.7	318	8.1	365	9.3	72	1.8	19.2
Pelham	351	151	43.0	28	7.9	80	22.7	47	13.3	37	10.5	8	2.2	26.0
Ware	2,900	1,941	66.9	202	6.9	342	11.7	157	5.4	195	6.7	63	2.1	14.2
Brimfield <sup>2</sup>														
Holland }	1,297	584	45.0	151	11.6	252	19.4	155	11.9	109	8.4	46	3.5	23.8
Wales }														
SUBTOTAL	11,920	6,834	57.3	930	7.8	1,962	16.4	929	7.7	929	7.7	345	2.8	18.2
<u>West Rural</u>														
Hatfield <sup>2</sup>	893	569	63.7	68	7.6	95	10.6	68	7.6	74	8.2	19	2.1	17.9
Blanford }														
Chester }														
Granville }	1,700	978	57.5	246	14.4	215	12.6	137	8.0	98	5.7	26	1.5	15.2
Montgomery }														
Russell }														
Tolland }														
Chesterfield <sup>2</sup>														
Goshen }														
Huntington }	1,851	1,168	63.1	132	7.1	281	15.1	144	7.7	115	6.2	11	0.5	14.4
Westhampton }														
Williamsburg }														
Cummington <sup>2</sup>														
Plainfield }	713	452	63.3	33	4.6	88	12.3	47	6.5	33	4.6	60	8.4	19.5
Middlefield }														
Worthington }														
SUBTOTAL	5,157	3,167	61.4	479	9.2	679	13.1	396	7.6	320	6.2	116	2.2	16.0
TOTAL LPVRPD	185,737	101,579	54.6	17,717	9.5	34,388	18.5	13,835	7.4	13,898	7.4	4,329	2.3	17.1
STATE	1,839,028	1,121,216	60.9	145,690	7.9	271,580	14.7	137,688	7.4	123,754	6.7	39,100	2.1	16.2

Source: 1970 U.S. Census HC(1)-823; PHC(1)-205

<sup>1</sup>Year-round housing units - differs from other total unit counts due to sampling basis raised to 100%.<sup>2</sup>Data not available by individual municipality.



## NUMBER OF UNITS IN STRUCTURE, 1960

## NUMBER OF UNITS IN STRUCTURE, 1970

	Total Units	1 Detached or Attached	2	3 - 4	5 or More	Trailers <sup>1</sup>	Total Units	1 Detached or Attached	2	3 - 4	5 or More	Trailers <sup>1</sup>
<u>Central Urban Core</u>												
Springfield	58,697	14,688	14,158	6,811	14,435	405	56,306	21,258	12,921	6,147	11,514	466
Hartford	17,747	8,640	3,558	3,291	2,227	131	20,379	9,487	3,869	3,936	2,871	216
Helyoke	18,640	4,576	2,827	2,045	9,192	--	18,434	4,888	2,733	1,834	8,979	--
SUBTOTAL	95,084	36,804	19,543	12,147	25,854	536	95,119	37,633	19,523	11,917	23,364	682
<u>East Suburban</u>												
Amherst	3,110	2,155	229	180	442	4	5,045	2,779	360	517	1,379	10
East Longmeadow	2,933	2,810	92	31	--	NA	3,740	3,545	93	56	46	--
Granby	1,152	1,076	20	--	5	51	1,508	1,271	106	56	26	49
Hadley	907	877	57	10	5	8	1,236	955	159	97	19	6
Hampden	733	718	5	--	--	NA	1,261	1,194	29	14	24	--
Longmeadow	3,147	3,114	9	--	4	NA	4,478	4,393	25	27	33	--
Ludlow	4,030	3,368	378	180	104	NA	5,195	3,878	615	174	379	149
South Hadley	4,062	3,208	491	242	121	--	4,946	3,356	714	344	505	--
Wilbraham	2,297	2,115	55	22	5	NA	3,425	3,198	155	44	28	--
SUBTOTAL	22,371	19,621	1,336	665	686	63	30,834	24,569	2,256	1,329	2,439	214
<u>West Suburban</u>												
Northampton	8,581	4,758	1,541	1,006	1,256	20	8,941	4,553	1,687	1,052	1,622	27
Westfield	8,319	5,168	1,875	674	464	138	9,748	6,080	1,943	821	742	162
Aquinn	4,563	4,295	197	61	10	NA	7,109	4,789	531	179	1,580	30
East Hampton	3,997	2,557	674	384	358	24	4,423	2,216	1,099	554	530	24
Southampton	725	714	---	--	--	11	915	812	49	15	8	31
Southwick	1,740	1,718	9	--	5	8	1,918	1,696	100	9	107	6
West Springfield	7,478	5,022	1,347	706	403	NA	9,653	5,310	1,467	995	1,867	14
SUBTOTAL	35,403	24,232	5,643	2,831	2,496	201	42,707	25,456	6,876	3,625	6,456	294
<u>East Rural</u>												
Belchertown	1,219	1,067	82	25	5	40	1,521	1,204	87	86	117	27
Monson	1,659	1,350	188	35	20	66	1,939	1,436	200	129	62	112
Palmer	3,412	2,631	341	254	128	58	3,921	2,159	870	490	261	141
Pelham	255	209	--	--	--	46	351	243	56	6	--	27
Ware	2,516	1,297	587	450	158	24	2,900	1,368	703	463	281	85
Brimfield/Holland/ Wales <sup>2</sup>	1,670	1,622	35	--	5	8	1,297	1,153	35	--	5	104
SUBTOTAL	10,731	8,176	1,233	764	316	242	11,929	7,563	1,951	1,174	726	496
<u>West Rural</u>												
Hatfield	705	544	107	25	21	8	893	696	121	46	21	9
Blandford	1,823	498	180	99	10	36	1,700	1,454	120	76	22	28
Chester												
Granville												
Montgomery												
Russell												
Tolland												
Chesterfield	2,171	1,951	140	41	23	16	1,851	1,481	233	74	12	51
Goshen												
Huntington												
Westhampton												
Williamsburg												
Cummington	908	832	49	11	--	16	713	637	42	10	5	19
Middlefield												
Plainfield												
Worthington												
SUBTOTAL	4,607	3,825	476	176	54	76	5,157	4,268	516	206	60	107
TOTAL LPVRPD	168,196	92,658	28,431	16,583	29,406	1,118	185,646	99,489	31,122	18,251	35,045	1,793

Sources: U.S. Census of Housing 1960 and Unpublished PH-8.

Source: U.S. Census of Housing, 1970, PHC(1)-205.

<sup>1</sup>In towns marked NA information on trailers not given separately--included in 1 unit structures<sup>2</sup>Data not available by individual municipality.

## APPENDIX TABLE XVI

DISTRIBUTION OF OWNER-OCCUPIED AND RENTER-OCCUPIED UNITS BY  
INCOME GROUPS, SPRINGFIELD-CHICOPEE-HOLYOKE SMSA, 1970

<u>Income</u>	<u>Owner-Occupied</u>		<u>Renter-Occupied</u>	
	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Less than \$2,000	5,506	6%	10,625	16%
\$2 - 2,999	3,038	3	5,762	8
\$3 - 3,999	3,071	3	5,245	8
\$4 - 4,999	3,131	3	5,312	8
\$5 - 5,999	3,857	4	5,316	8
\$6 - 6,999	4,287	4	5,164	8
\$7 - 9,999	18,787	19	13,901	21
\$10 -14,999	31,766	33	11,576	17
\$15 -24,999	18,973	20	3,622	5
\$25,000 or more	5,223	5	499	1
TOTAL	97,639	100%	67,022	100%

Source: U. S. Census on Housing, Metropolitan Housing Characteristics, Springfield-Chicopee-Holyoke SMSA, 1970, HC(2)-211.







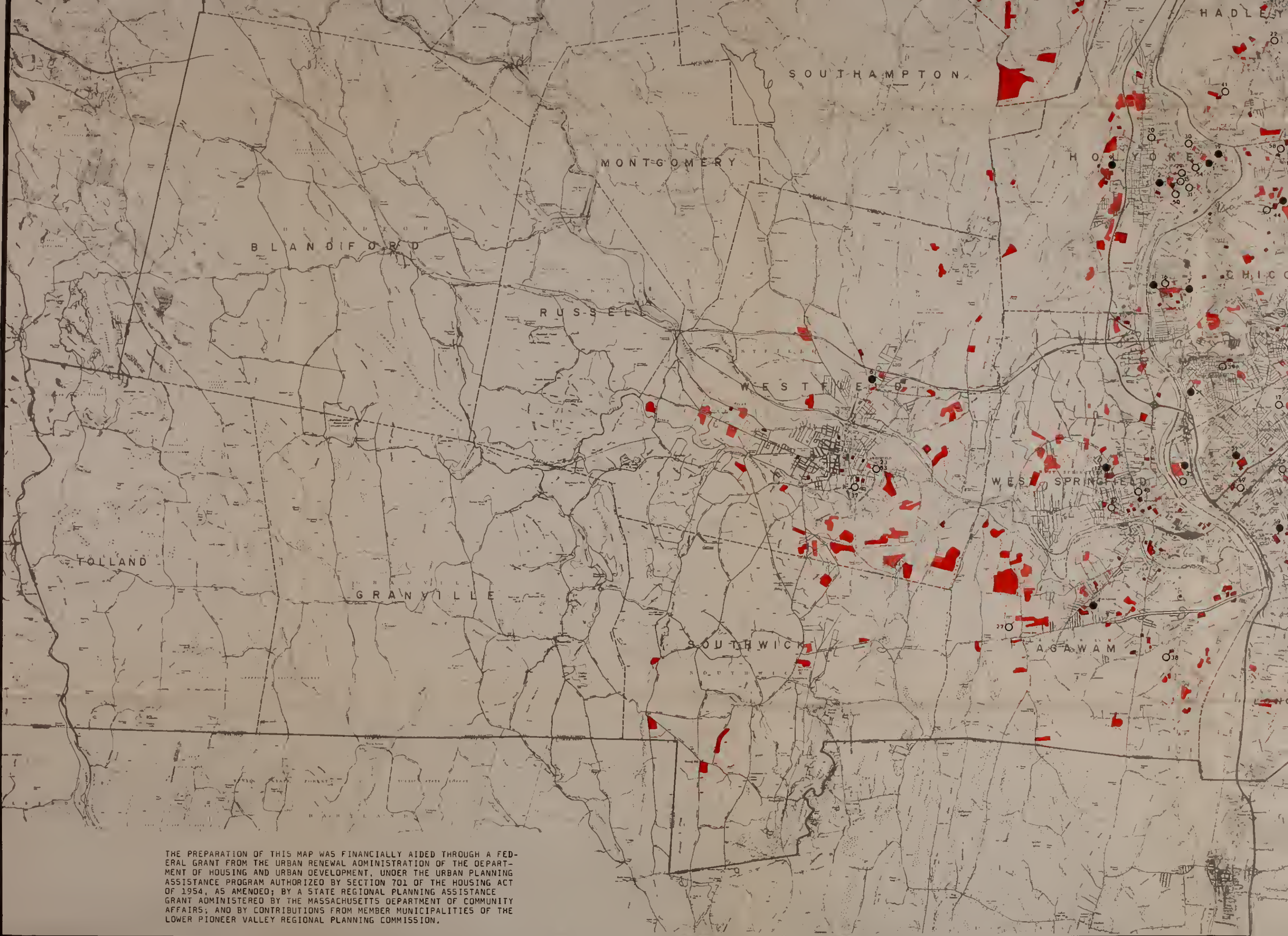




# LOWER PIONEER VALLEY REGION







## LEGEND



SINGLE FAMILY AND APARTMENT DEVELOPMENT, 1960 - 1964



SINGLE FAMILY DEVELOPMENT, 1965 - 1971



MULTI FAMILY DEVELOPMENT, 1965 - 1971

Notes: 1. Public Housing Indicated Shows Construction 1939 - 1971  
2. Development On Scattered Sites Is Not Shown

PUB

SITE NO  
APPEND







# PUBLIC HOUSING PROJECTS<sup>1</sup>

SITE NUMBERS REFER TO A SEPARATE SCHEDULE  
APPENDIX TABLE XIII HOUSING INVENTORY 1972

● FAMILY UNITS

○ ELDERLY UNITS



SCALE: 1 IN. = 6000 FT.



BASED ON U.S. GEOLOGICAL SURVEY, 1958  
REVISED BY MASS. DEPT. OF COMM. & DEV.

**MAP 5**

## HOUSING DEVELOPMENT 1960-1971

LOWER PIONEER VALLEY REGIONAL PLANNING COMMISSION

DRAWN BY

T.R. FELLOWS

DATE

MARCH 1972

REVISIONS

DWG. NO.







